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# Journal of Property Management

*Speaking for*
*A Profession*

***Published Quarterly by***

**The Institute of Real Estate Management of the National Association of Real Estate Boards**

VOL. VIII, No. 1

**This Copy $1.25**

# The JOURNAL of Property Management


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**September, 1942**

Volume VIII
Number 1


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Published quarterly by The Institute of Real Estate Management of the National Association of Real Estate Boards at 22 West Monroe Street, Chicago, Illinois.


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Entered as second class matter July 24, 1941, at the post office at Chicago, Illinois, under the Act of March 3, 1879. Subscription rates: $5.00 a year; $1.25 a copy. Remittances may be made by personal checks, drafts, or post office or express money orders payable to The Journal of Property Management, 22 West Monroe Street, Chicago, Illinois. Printed in the United States of America.

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## The Journal of Property Management

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# The Editor's Review

BY the time this article goes to press, rent control in the United States will be almost four months old in many cities, almost three months old in scores more. On September 1 a total of 134 Defense-Rental Areas had been declared Areas of Emergency by the Office of Price Administration.

Whereas it is early to appraise the workings of the law in the oldest of these areas, certain conclusions of interest to the nation's property managers can be made at this time. The first of these is that on the whole the selections of Area Adminstrators have been good. Men from a great variety of fields have been drawn upon to control the destinies of landlords and property owners in some of the great centers of the country. Among them are business men, educators, and public servants. Insofar as we have been able to observe they have attacked their difficult jobs with a distinct feeling for public relations and with a minimum of rancor. The specialists on their staffs in most instances have not had to be recruited, since the level of government pay has proved attractive to many men who have had acceptable experience in the specialties required.

After three months of operation there has been no material change in the plan under which rent control was originally scheduled to operate, with the possible exception of the broadening of the regulations applying to hotels. In spite of opposition in some quarters to certain phases of the regulations, the overwhelming majority of the property owners and managers have exhibited a spirit of co-operation which has surprised even the Rent Control officials. It is, of course, too early to estimate the number of persons who have evaded the law or who have misrepresented conditions in their buildings in filing their registration forms, but there is evidence that the division of enforcement will shortly become active in bringing such evasions and misrepresentations to the attention of both the public and the law enforcement agencies.

One of the weaknesses in the set-up for the operation of rent control is the difficulty in getting uniform interpretation of the regulations in various Areas. Good and sincere men frequently give vastly different answers to the same question, just as good and sincere judges have differed on points of law. There is little doubt that many injustices will be done to landlord and tenant alike by Area Administrators who will simply be wrong in their judgment on some of the hundreds of decisions which they will be required to make. For that reason it is obviously necessary for the Washington headquarters to review these judgments from the point of view of establishing uniformity of conformation to the correct answers, when and if these are discovered. From the point of view of the landlord and tenant alike, it is important to realize that decisions must be logical and convincing and fair before they can be considered the last word on the subject. Ample avenues of appeal from erroneous decisions were written into the regulations and the law just to provide for such contingencies.

Students of the operation of controls in so-called controlled economics are aware of the fact that control breeds control. Thus the control of retail prices led to the control of farm prices

and wages, the control of compensation for services. Thus also the control of rents may subsequently mean the control of sales, of tenant movement, of the whole housing market. Evidence of this trend has already been seen in the OPA's desire to control sales through the enforcement of a provision that transfers of property be restricted to transactions involving at least one-third cash down payment on the purchase price of the property involved (applying only to residential property). If general inflation controls prove ineffective, the natural outgrowth of such further regulation would be a freezing of all residential occupancy, and requisitions for billeting.

The real test of rent control and the real pressure for further controls will come only when the demand for housing becomes so acute as to make evasion of the law highly profitable to those who engage in lawbreaking, just as the pressure for liquor encouraged the widespread evasion of the Eighteenth Amendment. Although any thoughtful citizen can easily see that it is far more serious to seek to circumvent a law designed to safeguard the public in time of war than it was to buy or sell a pint of gin during prohibition, the factors of human frailty involved are identical. Moreover, the great necessity of a man's providing a roof over the head of his family will frequently cause him to forsake his judgment.

In most defense rental areas where an emergency exists the occupancy situation has not yet developed into a condition of shortage which will cause such results, although several Areas are now in the acute stage. It will be interesting to follow developments in these few Areas as a test of the effectiveness of enforcement. The test, of course, will not apply alone to rents, but to food as it too becomes scarce, and to the hundreds of other articles of consumer goods which in the course of the next few months will be harder and harder to get.

### The Labor Situation

The President has said that if Congress does not freeze farm prices and wages, he will. It is anticipated at this writing that Congress will take the hint. In any event, it is commonly conceded that within the next few weeks the rate of pay for any particular job will be frozen at a level somewhere near 15 per cent more than the job paid on January 1, 1941. That might be considered good news except—

It must be generally conceded that in spite of the willingness of the American people to cheerfully do anything to promote the war effort that they may be required to do, they have not thus far denied themselves, prior to being required to do so, of those things which they feel are important. The best proof of that fact is their attitude on the use of their automobiles. Even after the report of the President's committee on the rubber situation, after the President's personal appeal for restricted automobile operation and the threat of early gas rationing, the average American kept on driving his car as much as he thought was necessary—not because he was unwilling to make the sacrifice, but because he just wouldn't stop until his neighbor would stop too.

Now the focal point of a man's selfishness is his job. He presumably hires himself out primarily in return for wages. It is a deeply human trait for him to work for the man who pays him best and to engage in the type of work

which is most remunerative. If he happens to be working as a dishwasher when wages are frozen and he has a chance to get the job of the waiter who went into a defense plant to take the place of a man who went to war, he will not keep on being a dishwasher. So who will be a dishwasher?

Here again control breeds control. In Europe wage control brought about a freezing of each man in his job, denied him the right to quit or move without government permission. The outgrowth of this freezing was the conscription and mobilization of labor for use at such work and in such locations as the government might require.

As employers of labor in the lower compensation groups, the property managers face increased difficulty in getting maids, housemen, dishwashers, waiters, bus boys, janitors, etc. This shortage will not be helped by wage control, since the freezing of wages will tend to emphasize the undesirableness of low-paying types of work.

#### Civilian Defense

In the early stages of Civilian Defense activity many property managers viewed blackouts, air raid precautions, and block captains with derision born of a feeling that our country was secure from any and all attempts to bomb us. Some other managers seized upon the activities of Civilian Defense as a means of merchandising their services, of impressing the public as to how alert the manager was to the needs of the moment. Still a third group recognized the reality of the need for protection, proceeded soberly to study the best available methods of protecting the lives of their tenants and the property of their clients.

Thus far there does not seem to be a perfected technique for a "best" method of accomplishing these results, although each day sees more experience in actual blackouts and a wider variety of defense equipment. As fast as they are discovered the JOURNAL will seek to discuss the new and proved instruments for effective Civilian Defense, but it urges its readers to now view seriously their obligations to owners and tenants alike.

#### Holding Your Business

The almost complete absence of renting problems for residential buildings, plus the freezing of rentals at maximum levels, has made it occur to many property owners that the services of agents are no longer necessary, particularly in the case of smaller properties. As a matter of fact, the need for scientific property management has actually increased during rent control which is only one of the many involved regulations affecting the operation of real estate.

Property managers within the Institute should be of the academic type. Their interest in knowing all of the answers anent their problems should be greater than that of other less professionally-minded operators of property. The necessity for dramatizing this knowledge so that clients may understand the manifold nature of the war problems is urgent if managers are to hold their business. The JOURNAL will seek to aid its readers (as it did in the case of rent control and as it is doing in this issue in the case of L-41, heating, etc.) by full discussion of the most vital war problems.

JAMES C. DOWNS, JR.

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**Fuel economy a patriotic necessity**

# Heating Problems In Wartime

*By John McMullen Ducey, C.P.M.*

**Shortage of fuel—coal or oil—will cause a serious heating problem for property managers this winter. Conservation of heat, efficient use of transportation facilities, labor problems, and heating equipment conversions are among the factors which must be effectively dealt with in solving this problem and insuring the national health and comfort.**

NORMAL heating problems which confront the property manager undoubtedly will be complicated this winter by the demands of the war for total mobilization of our national resources. Shortages of materials or equipment needed for operation and maintenance of heating systems will result in some operating difficulties of a very serious nature. For the present, however, the principal difficulty which can be anticipated is one of shortage in fuel supply.

### Fuel Supply Shortage

In the East, consumers of fuel oil for heating purposes have already become familiar with the problems of inadequate fuel supply. There is no quick and easy solution in sight to the shortage of fuel oil in the eastern states, and in certain other regions where it has been customary to depend on water-borne oil for heat. Even if it proves possible to eliminate the submarine menace on our Eastern Coast, the oil tankers which formerly transported fuel oil from Texas to the Eastern Seaboard may not return to their normal runs because they are desperately needed for the transportation of oil to battle fronts far removed from this continent. The military demand for tankers will become still more pressing if the British Empire loses control of present sources of oil in the Near East.

The oil shortage has already been coped with by a number of property managers who are converting their furnaces to burn coal instead of oil. It is still possible, under certain circumstances, to obtain the necessary materials and equipment to effect such conversions, and it is to be hoped that when our present tremendous program for construction of war plants is completed, it will be easier to obtain equipment for such conversions in areas where oil shortages will apparently last for the duration.

Properties which use coal as a heating fuel have not thus far encountered serious difficulties, except in the sense that coal prices have exhibited considerable advances beyond average prices of 1935 to 1940. Shortage of railroad cars for transporting coal, plus the burden on our railroads of transporting war materiel, may very well result in a system of allocation which would require certain plants to burn a different type of fuel than that to which they have been accustomed. As the labor shortage becomes more acute, there may also be some actual reduction in coal production at the mines, which, together with increased consumption of coal by railroad and industrial plants, may make rationing necessary. There is some possibility that the allocation system may be put into effect on a partial basis during the winter of 1942-43; rationing does not appear to be in the cards until next fall.

**Conversion of Oil Burners**

Oil burning installations exist in many plants which were originally designed to burn coal, and which were converted to burn oil when it became evident that this would result in a saving in either labor, fuel costs, or both. Generally speaking, the reconversion of such plants for burning of coal is not a difficult one in terms of the materials or equipment which must be purchased. It is obvious that in an area where an acute shortage of oil for heating exists, the Government and the other consumers of oil in that region have a right to expect that property owners and managers will make every effort to convert such plants back to coal. It is not enough to say that an individual conversion from oil to coal in a small building will not save enough oil to make any difference; for such a conversion, multiplied thousands of times, might mean that residential buildings in shortage areas could be heated to 70 degrees this winter, instead of only 60 degrees. If you have ever spent any length of time in a building heated only to 60 degrees, you will appreciate how great a difference that is in terms of health and comfort.

In addition to the small boilers originally designed for coal there are some large boiler installations now burning oil for which conversion to coal burning is not impossible. Generally speaking, decisions on converting larger boilers cannot be made by the property manager without the assistance of a competent engineering survey, since the proper combustion of coal often requires a different type of furnace design than the normal oil burning installation; provision must also be made for the handling and storage of ashes. There have been successful conversions of oil burning plants with stokers either of the underfeed or overthrow type. Consideration in such conversions must always be given to the fact that there should be adequate space provided for the storage of coal in an amount sufficient to guarantee continuous operation during periods when car shortages might delay delivery of additional coal. In multiple-boiler plants it might be possible to retain the oil burning installation in one boiler and to store enough oil so that the buildings could be heated partially at least if it were temporarily impossible to obtain coal. Such an arrangement would reduce the amount of coal which would have to be stored as insurance against such temporary shortages in coal delivery.

**Comparative Fuel Costs**

In some localities the price for certain types of fuel oil has almost doubled during the past two years. It may be possible, in such areas, to obtain the capital necessary to make the conversion from oil to coal by borrowing against the expected economies which will result from the conversion. In the northern parts of the country oil and coal are in close enough competition as heat fuels so that any great disturbance in existing price structures may swing the balance of economy in favor of one or the other. This is particularly true as regards larger plants, where the equipment is such that high boiler efficiencies can be obtained. While coal prices have risen during the past two years, the proportionate rise has not been nearly as great as the increase in the cost of lower grades of fuel oil.

A great many cost factors have to be taken into account for the determination of the relative economy of oil and coal as fuels. Costs of labor, ash handling,

and electric current required for operating auxiliary boiler room equipment must usually be computed after a survey of actual operating requirements. Comparative fuel costs, however, can be determined without reference to the individual plant. The heating value contained in a gallon of fuel oil, for example, varies between 140,000 and 152,000 B.T.U. Middle western coal on the other hand, runs from roughly 23,000,000 B.T.U. per ton to 25,000,000 B.T.U. per ton; for eastern coal, the range is 27,000,000 to 31,000,000 B.T.U. per ton. It is possible, therefore, to make a rough approximation to the effect that the heating value of a ton of coal is equivalent to that of from 165 to 200 gallons of oil. If a ton of coal costs less than 165 gallons of the appropriate grade of fuel oil, assuming both fuels could be burned in a given plant with equal efficiency, it could be concluded that fuel costs would be lowered by using coal.

#### Coal Supply Problems

Oil shortages will probably cause the worst heating problems during the coming winter. However, it is not, and will not be, all clear sailing for those of us whose properties use coal as a fuel. There are almost sure to be temporary shortages of specific types of coal in every locality; federal officials have already predicted a shortage of all types of coal in certain portions of western Missouri and eastern Kansas. These shortages will be due primarily to the difficulties which will face mine operators in obtaining a constant and sufficient supply of coal cars in order to maintain a constant and a balanced production of all sizes of coal from each mine. A mine labor shortage has been gradually developing. It is now of such gravity that serious consideration has been given to classifying all coal miners as essential workers and exempting them from the draft.

Temporary shortages of cars at the mine may result in a complete shutdown for that mine. In addition, sporadic heavy demands for certain sizes of coal, which are almost sure to occur during the coming winter, may unbalance production at individual mines to such an extent that their production of coal will be considerably below their possible maximum. If all of these factors result in a shortage of nationwide proportion, there is almost certain to be a definite demand that the government allocate or "regionalize" coal, so that middle western coal consumers burn middle western coal and eastern users burn eastern coal. The railroad car mileage saved by such an allocation system, it is argued, may relieve the situation in somewhat the same fashion as the allocation of oil tank cars to shortage areas.

Coal consumers who last year paid less than the maximum prices permitted by OPA regulations may find themselves faced with increased coal costs during the coming winter. These consumers this year will find that coal dealers, experiencing the best retail coal market since 1929, but expected to reduce their truck mileage 25 per cent (in co-operation with the Office of Defense Transportation), will have very little incentive to accept marginal business, if (1) the profit margin on the business is small; (2) the volume is negligible; or, (3) the account shows no indication of permanency. In this respect the property which is in the hands of capable property managers should fare better than the average, since the intelligent property manager always attempts to maintain good relations with his sources of supply, to treat his suppliers fairly, and to pay his

bills promptly. As a matter of fact, some property managers are still able to purchase coal at levels considerably below current market quotations, simply because they purchase in large volume and have a reputation for fair dealing. The more intelligent coal retailers realize that the current "seller's market" will not last forever, and therefore, they will not attempt to charge all the market will bear currently, thus hoping to be in a better position to hold business when the next "buyer's market" occurs.

It is obvious that as much time as possible should be given to informing the coal dealer of the need for deliveries of coal during the heating season. Many coal dealers have cars of coal delivered to their yards on overhead tracks, and can handle this coal much cheaper if it can be dumped directly from the coal car into the truck in which it is to be delivered to the ultimate customer, instead of being dumped in a pile in the retailer's yard. It should be remembered that when the dealer orders coal from the mine he may have to wait two weeks before the car which he ordered is delivered to his yard. Ordering deliveries as far in advance as practicable helps the coal dealer, the railroad, and the mine operator. Their increased efficiency will be reflected in the improved service received by the consumer.

#### Storage of Coal

Most property managers have already stored as much coal for the coming winter as they can get in their normal storage bins. The possibilities of shortages in some localities during the coming winter are serious enough to warrant having coal stored in the retailer's yard. If the retailer is willing to do this for an additional twenty-five cents to fifty cents per ton, it may be a very cheap form of insurance against serious coal shortages during the heating season. In fact, large utility companies have placed thousands of tons in outdoor storage at considerable expense. There have also been some large purchases of coal made by consumers who have arranged for storage on the dealer's property. In some cases their entire coal needs for the coming winter have been thus handled. Where there is any difficulty in financing the advance payment for such coal, it is possible for the coal retailer to borrow against the coal contract, and for the customer to pay for the coal as warehouse receipts are issued to him.

The storage of coal usually evokes some discussion as to the quality of the coal, since there is normally some loss in its volatile content. Where coal is stored to a depth of more than eight feet, there is the serious possibility that spontaneous combustion may occur in the pile. It is customary to cover such large quantities of coal with fire insurance, and also to observe certain precautionary measures which experience has indicated tend to reduce the danger of spontaneous combustion.

#### What Allocation Will Mean

The shortage of cars for transporting coal has already reached a point where some steel box cars previously used in transporting automobiles, have had their tops removed and are now transporting coal. Conditions certainly will not improve during the coming winter, as the demand for coal by war industries, public utilities, and by the railroads themselves (which consume much larger quantities of coal than are used in space heating) is certain to increase above existing levels.

In view of the possibility that the Gov-

ernment may attempt to cope with this situation by allocation of coal, it is not only patriotic but also good business sense for every property manager to utilize local coals to the greatest possible extent. For instance, it is much easier to get efficiency out of a given heating plant by using an inferior grade of coal consistently throughout the heating season, than it is to change the type of coal several times during the heating season. Retail consumers of coal who require several deliveries during the heating season may find it impossible to obtain the same type of coal on every delivery unless they are using an easily available local coal.

Utilization of coals mined near some of our large midwestern cities may force a relaxation of municipal regulations concerning smoke. In St. Louis and Chicago, for instance, the municipal departments charged with enforcement of smoke control laws have required the use in a great many buildings of low-volatile coal mined in the East, to the exclusion of high-volatile coals produced in Indiana, Illinois, and western Kentucky. There is no question but that a mass change to high-volatile coals will result in a considerably higher amount of smoke in these cities. As yet there has been no indication of a general agreement to relax local smoke ordinances; however, it appears that the necessities of war will make inevitable such relaxation.

#### Economy in Fuel Consumption

Economy in fuel consumption has always been one of the primary concerns of capable property managers. In northern cities, the expense of heating a building and supplying hot water often represents the largest single category of annual operating expense. Critical management attention to heating is doubly necessary now because the greatest possible elimination of wasted fuel is required of us as patriotic citizens. At a recent meeting of the Midwest Power Conference it was stated as a conservative guess that thirty-five million tons of coal would be wasted in the United States this year due principally to neglected and defective coal burning equipment. It was pointed out that, in order to transport this huge tonnage, the constant use of approximately twenty-eight thousand coal cars will be required. If individual property managers in a given community are not properly concerned about obtaining maximum economy in fuel consumption, the community as a whole may suffer for this management negligence by being forced to accept temperatures in their homes below the comfort level, and possibly even below the health level. Except in the conservation of scarce materials (rubber, copper, steel, etc.) there is no division of building operation in which the management profession can make such a direct and valuable contribution to our national war effort.

How can fuel economy be assured? There are two general groups of methods for reducing fuel consumption:

1. By reducing the quality or the quantity of the heating service rendered, and
2. By eliminating waste in the generation and distribution of heating.

These methods are based on the application of well-known engineering principles, and apply quite generally, regardless of whether the fuel is coal, oil, or gas.

*Heat Reduction.*—Reducing the quality or quantity of heat and hot water furnished to tenants will not be neces-

sary everywhere; in areas where there is an adequate supply of fuel, it is doubtful whether it would be wise to ration hot water, or to maintain in dwelling units daytime temperatures below 72 degrees. If there is a marked decrease in the amount of heat or hot water furnished, the manager will probably be required, under OPA's rent control regulations, to reduce the maximum rent on all of the dwellings in the building.

In some buildings fuel consumption for furnishing hot water amounts to as much as 30 per cent of the total fuel consumption during a given year. It is worthwhile, therefore, to investigate possible economies in this phase of the heating operation.

Two general types of reduction are possible. The first is a reduction in the quantity of hot water furnished. In extreme cases it may be necessary to discontinue entirely the heating of hot water for tenants. Where such a drastic program is not required, hot water may be furnished only at specific hours during the day (for instance, from 7 A.M. to 11 A.M.). It is generally agreed that reducing the temperature at which hot water is heated to below 140 degrees Fahrenheit will not result in any fuel economy, since the tenants will use more hot water instead of mixing the 140 degree water with cold water.

In the space-heating phase of the heating operation, fuel consumption economies are possible either by reducing the temperature to which occupied apartments are heated, or by regulating the hours during which heat is furnished. In Chicago, for instance, the City Code requires that landlords maintain temperatures in apartments as follows:

At 6:30 A.M. — 60 degrees average (throughout the apartment)

At 7:30 A.M. — 65 degrees average

From 7:30 A.M. to 10:30 P.M.—68 degrees average

The common practice (at least in buildings renting from $9.00 per room per month and up) is to heat to much higher temperatures than the minimum provided by municipal law. Some buildings maintain minimum average temperatures of 65 degrees during the night hours and from 75 degrees to 78 degrees during the daytime. A complete cutoff of heat from 10:30 P.M. to 6 A.M. in such buildings would certainly reduce fuel consumption. An additional saving could be made by heating to only slightly above the required minimum daytime average of 68 degrees. For all communities where an acute fuel shortage does not exist, however, it would be advisable to heat to at least 72 degrees during the daytime, since temperatures below this are uncomfortable to most people. Temperatures between 65 degrees and 72 degrees are usually adequate from a health standpoint, although not comfortable to the majority of tenants.

Where steam is used as the distribution medium, the reduction in temperatures to which buildings are heated can be accomplished by reducing the pressure at which the steam is distributed; i.e., by adjusting the furnace controls to shut off at three pounds pressure instead of five pounds pressure. Where hot water is used in the heating system, the controls can be adjusted so that the furnace is shut off when the temperature of the water reaches a maximum of 160 degrees.

*Efficiency in Heating Operation.* — The elimination of waste and inefficiency in the heating operation may prove to be a tremendous source of fuel economy, particularly in buildings which have not had a recent competent survey of the heating system. Of course, many of the

methods of controlling fuel consumption to eliminate waste require certain mechanical controls or devices which will not be obtainable for the duration. This does not absolve the property manager from the responsibility of investigating every possible avenue of fuel economy.

In the first place, the furnace and boiler should be put in first-class operating condition before the heating season starts, and kept that way during the winter. Scale should not be permitted to accumulate on the inside of the boiler, nor soot on the outside surface of the boiler, since both of these affect in a very material way the amount of heat transferred from the furnace to the water in the boiler. A neglected plant may have as much as 40 per cent of the heat which should be transferred to the boiler, actually passing up the chimney and out into the atmosphere, simply because the scale and soot on the boiler surfaces effectively insulate the interior of the boiler. It has been estimated that one-eighth inch of soot on a heating surface blocks off as much heat as would two inches of concrete.

Efficient methods of firing the boiler are a matter of quite general knowledge among combustion engineers. This knowledge and professional advice are very often available to property managers, gratis, through the producers or retailers of the fuel which is being burned. Every possible method of acquainting the boiler room staff with proper firing methods, and of encouraging them to use such methods, should be employed.

Reductions in fuel consumption by eliminating distribution losses require a rather detailed analysis of the distribution system in a given building. Certain portions of the distribution system (for instance, steam pipes in basements) running through space which need not be heated should be covered with an insulating material. If such insulation exists, its condition should be inspected and any necessary repairs made; if no insulation exists, it may be installed, since the present supply of this type of material is not particularly short. Heat losses from the building itself may be considerably reduced by insulating the roof; by insulating the ceiling of the basement; by caulking around windows and other exterior openings; and by installing storm sash.

Some buildings have a heating system which is not balanced; that is, the radiation is so arranged, that in order to heat certain rooms to 72 degrees, the amount of heat furnished by the system to other rooms will result in temperatures of 80 degrees or even higher. The typical tenant reaction in an overheated room is to open a window. This habit obviously wastes heat. It can be eliminated in some cases by taking out radiators in apartments which have too much radiation. It would be a good idea in general to educate tenants to close off radiators when rooms or apartments become overheated, instead of raising their windows. In view of the present war situation, and the great publicity being given to the necessity of fuel conservation, tenant cooperation in this respect should be obtainable to a degree never possible previously. It is to be hoped that the heat conservation practices which tenants will learn during the war will be retained by them after the war is over.

#### Labor vs. Materials

As our economy has become more highly mechanized, there has been a general tendency to substitute mechanical devices and controls in order to reduce the quantity of labor required to per-

form any given operation.

For the present this trend has been somewhat reversed. Because of material shortages, and because of the conversion of plants from the manufacture of labor-saving devices to the production of combat equipment, we find that many business operations are utilizing more labor in order to conserve materials. In property management, therefore, property managers, firemen, and janitors, will have to use more brain-power and more muscle-power in the heating operation in order to conserve fuel. It must be borne in mind in this regard, that it will not necessarily benefit the national war effort to use additional labor to extravagance, simply to save fuel and equipment; by next summer, the tremendous man power demands of the armed services, and of our war industries, will have created a serious labor shortage which will be nationwide. The obvious conclusion, therefore, is to use labor *which is already on the job* more *intensively* and more *intelligently*. For property managers, it means that the men who fire the boilers may have to work harder and certainly should be instructed how to work in the most efficient manner. It also means that the property manager himself should know his heating operation thoroughly and should apply that knowledge intelligently.

*Since Mr. Ducey's manuscript was received, Miss Pearl Janet Davies, special press representative in Washington of the National Association of Real Estate Boards, has forwarded the following information which bears on the subject included therein:*

The Institute of Real Estate Management has received from the highest official sources this outline of what the probable procedure will be in coming fuel rationing (rationing as of our publication date has been ordered for thirty states). Caution: In advance of the publication of official regulations the following, while it is authoritative information, can be only an advance sketch of what is *proposed* as to administrative procedure.

Procedure that officials now have in mind is as follows:

*"Tailored"* rationing, where the thirty rationed states will be divided into four thermal zones, and further division of these into five heating seasons. Rationing will be tailored according to individual cities also. Formula range will be determined by average degree days.

*For commercial buildings*, ration is expected to be determined purely on past year's sales. For these buildings complete records of past consumption exist, ordinarily, and OPA feels it can rely on the records as good indication of present thermal needs.

*Industrial users* will not be curtailed on consumption, but will get coupons issued to them to insure against bootlegging. They will have "checking accounts."

*For apartment buildings* expectation is to use standing radiation, in determining heat.

*For houses, basic rationing* will be determined for each house. Basis is upon:

1. 70 per cent of last year's consumption
2. A floor area heat loss formula

Houses will have these three differing degrees of rationing: (1) Those cut 30 per cent; (2) those cut more than 30 per cent because houses are badly insulated (this is expected to stimulate repairs); (3) those cut less than the average per cent because they are so tight that heat loss cannot be improved.

*For new houses* rationing will be entirely on a heat loss formula basis.

*Supplementary rationing of fuel oil* will be available for houses where there are young children (under four years), and to take care of the aged and the ill; also for persons unable financially or because of lack of labor or materials to insulate their houses or to convert their furnaces to save fuel.

*Coupons will be issued* for fuel rationing, and their value will fluctuate according to: (1) changes in the weather, and (2) unpredictable changes in fuel oil supply situation.

A mean temperature of 65 degrees is the standard hoped to be maintained under Federal heat control.

**A Modified Cash Basis System**

# Accounting for Fixed Charges

By *L. L. Laing, M.B.A., C.P.A.*

**It is essential that the property manager demonstrate his true operating costs. Yet, failure to recognize repair expenses in advance of renewal causes great variations in net income even though rentals remain unchanged. A practical solution is the use of a composite rate for both repairs and depreciation.**

WITH the enactment of the Emergency Price Control Act containing provisions to limit the rentals of certain classes of real estate, new attention is being focused on costs of providing space for occupancy by tenants. The regulations issued by the Price Administrator, however, close the gate to negotiations concerning such costs by stating, "The Administrator has made adjustments for such relevant factors as he has determined and deemed to be of general applicability in respect of such housing accommodations, including increases or decreases in property taxes or other costs." In spite of this omnipotent declaration, a discussion of certain of the costs may be worth while.

### Types of Property

Rental properties vary so widely in character that no discussion is applicable to all. Types of property include:

Mercantile buildings
Factory property
Office buildings
Apartment buildings
Hotels
Flats
Duplexes
Single dwellings
Farms

The professional manager of city property may handle several of the types. This discussion is intended to exclude farms.

### Classification of Disbursements

On the books of the owner, disbursements frequently are broadly classified as:

1. Operating expenses
2. Maintenance expense
3. Administration expense
4. Insurance
5. Taxes
6. Interest
7. Capital outlays

As used by property managers, the term, operating expenses, covers only janitor service and utilities. This usage is much more restricted than for most businesses, which consider all expenses to be operating expenses.

Another classification of accounts may be:

1. Capital outlays
2. Variable expenses
3. Fixed charges

### Capital Outlays

Capital outlays is a term used in the cash basis of accounting to include outlays for new construction or new equipment installations. It does not include the restoration of deterioration of previously existing assets.

### Variable Expenses

The list of variable expenses is not

very long on most rental properties. In the manual for Greenbelt Housing Corporation, they are referred to as the items for which tenants are responsible. These items refer primarily to decorations. Even here, of course, renewals are necessary regardless of the care given by the tenant.

#### Fixed Charges

The term fixed charges has various meanings. In the field of finance it refers to interest on long-term debt. For example, the Accountants' Handbook, page 77, under the caption "Number of Times Fixed Charges Earned," states:

> "The formula ordinarily used for the derivation of this ratio is:
>
> $$\frac{\text{total earnings after income tax}}{\text{interest on debt (including discount accumulation)}}$$
>
> . . . . The *fixed charges* on borrowed capital include not only contractual interest for the period but also the current accumulation of 'bond discount and expense'".

In manufacturing usage, fixed charges indicate costs which are more or less uncontrollable. The Accountants' Handbook (page 1219) quotes Albert Bradley of General Motors Corporation as follows: "Standards of fixed and variable expenses are established for the various departments . . . ." On page 1282, the statement is made that "A distinction should be made between those overhead costs that vary directly with and in proportion to the productive activity and those that do not. They are referred to as *variable and fixed charges* respectively . . . ." The Manual of Water Works Accounting by Municipal Finance Officers Association (page 200) points out that "Interest and taxes are frequently referred to as fixed charges because they are not related directly to the volume of operation. Some of the expenditures . . . as for example, rent and insurance—might also be classified as fixed charges."

While the references do not mention depreciation and repairs specifically as fixed charges, these can qualify as such on the ground that they vary little with productive activity.

Consistent with the opinion of the authorities, the list of fixed charges on rental property may be said to include:

1. Taxes
2. Insurance
3. Ground rent
4. Repairs
5. Depreciation
6. Management fees

Interest is a fixed charge from the point of view of the equity owner, but it is not properly included in determining the result of operating a specific property, since interest and profits are the terms applied to the shares of income belonging to the two types of claimants—mortgage holder and equity holder. This concept is clear if it is assumed that two identical properties are in operation but one has an annual interest charge of $5,000. If revenue is just sufficient to cover all costs and the interest, the one with the mortgage shows no net income, but the other shows a profit of $5,000. Certainly the fact of its ownership does not make the one less justifiable economically than the other. They are both making a return on the total investment, but the bargain for distributing the return among the owners is such that only one class of owners is eligible to receive it.

#### Provision for Meeting Fixed Charges

*Taxes* are levied by local taxing authorities and are payable in two or more installments. The amount of such taxes

can be forecast rather accurately and a portion of each month's cash collections can be set aside to meet the installments when due.

*Insurance* is paid in advance for terms varying from one to five years. The premium fluctuates very little. Provision to meet it is the same as for taxes. FHA recognizes the value of this method of requiring advance deposits for insurance and taxes.

*Ground rent* frequently is paid for the site of a large structure—the owner of the building being a tenant of the land owners. This rent is a fixed charge since forfeiture of the building is the price of failure to pay. It may be a percentage of the revenue of the completed property, or more usually it is a fixed amount. If it is not paid monthly, cash may be earmarked in the same manner as for taxes and insurance.

*Repairs* differ from other fixed charges. Moreover, the popular concept of repairs is quite erroneous. It is the generally accepted notion that the cost of restoring deterioration is the repairs cost. As a matter of fact, a building is never new but once. There is always something that has not been restored. Accounting theory in general accepts the doctrine that costs utilized in the production of revenue are expenses. When is the cost of the first paint job an expense? According to this theory, a portion of it is applicable to the first month of operation. The same is true of the roof covering and other structural parts which are subject to renewal several times during the life of a building. Accordingly, these vanishing parts are chargeable against the revenue of the periods of their existence. In other words, the revenue of each month should recover its share of the items subject to replacement. This concept is the same as for depreciation. It is generally accepted that depreciation is the expiration of useful life of a property and that revenues must be sufficient to recover the cost during that life if the venture is successful. It is inadequate to consider depreciation an expense only after the item is renewed. Similarly, with renewable portions of a depreciable property, the expenses occur as the life expires, not when renewal occurs.

As a matter of fact if the accounting unit of depreciable property is small enough, there is no repair — because when the item is no longer usable it is charged off and the new is set up as an asset. W. A. Paton has long held that the proper way to consider a building or an automobile or other depreciable property is in parts. For example, a building may be considered as roof covering, heating plant, decorations, outside painting, plumbing fixtures, foundations, walls, etc. An automobile may be considered as tires, engine, chassis, and body. Carried to the extreme, the decorations in each apartment or each room may be considered as a unit of depreciable property.

Strangely enough, the income tax regulations permit and almost require some of these items to be separately depreciated. For example, the renewal of a roof covering is not allowable as a deduction in the year of its replacement. Often it is suggested that the renewal be charged against the allowance for depreciation of the whole building. This is utterly incorrect theoretically since the allowance represents the amount of the original cost of the whole property which has been accounted for as recovered through sales of goods or services. If the estimates are accurate, the allowance for depreciation will exactly match the original cost less salvage at the ex-

piration of useful life. A charge against it for a partial renewal confuses its nature.

If, however, the roof covering is considered as an accounting unit, it is eliminated from the asset account and its allowance for depreciation is written off at the end of useful life. The renewal then is recorded as an asset. This method has much in its favor since such disbursements are capital outlays. The asset accounts in which they are recorded reflect changes in prices of successive installations.

As a practical matter, however, even if the accounting unit selected is small, partial restorations are likely to occur. For example, small roof damage occurs which must be repaired when a renewal of the whole roof is not required. Masonry walls require repointing so that bricks may not loosen. Such items are repairs because they are renewals of less than the accounting unit.

Nevertheless, the restoration of such items is not the incidence of the expense, because the approach to the renewal stage began when the original construction of the new unit stopped. Accordingly, accounting for expenses each period should include the expired portions of the accounting unit which are subject to renewal before the whole unit is replaced. A practical method, which is used by a few, is that of a composite rate for repairs. An estimate is made of the probable partial renewals of a unit based on its cost. Engineers have made such estimates for various types of structures which, when used, have proved to be fairly accurate. A municipal sewage disposal plant uses a composite rate for repairs of ½ per cent on the group of buildings and 2 per cent on the total equipment. A large dormitory uses similar rates.

A composite rate for depreciation is often used and is permitted by the income tax regulations when separate identification is difficult. Since accounting for repairs is theoretically similar to that for depreciation and since the forecast of specific renewals is difficult, a composite rate would be the most practical method. As yet, however, recognition of repair expenses in advance of renewal on any basis has been denied by the income tax decisions. The reason for the disallowance is the erroneous notion that repair expense is measured by the outlay and that the outlay may never occur. The attention of owners and government officials is deserved by this subject — because the item of repairs, as now recorded, causes great variations in net income even though rentals remain unchanged. This obviously is caused by the failure to match costs and revenues of the period.

Repair expense is recorded in the same manner as depreciation — by a charge to the repair expense account and a credit to an allowance for repairs account. The accounting for the disbursements for renewal, however, does not follow the accounting for the replacement of an accounting unit. When a partial renewal is made, the allowance is reduced. The balance in the allowance at any time represents the estimated deterioration of renewable portions of accounting units.

As with insurance and taxes, cash equal to the expense charge may be set aside monthly for repairs. In this way cash is available for renewals when they are needed so that no accumulation of deferred maintenance need exist. Under the conventional treatment, income may be affected by delay in making renewals, or the delay also may be caused by inadequate provision of cash. This method

of accounting for repairs is as feasible under the cash basis as is the accounting for depreciation. (*See* Basis of Accounting, p. 390.)

*Depreciation* is an expense which, though accounted for assiduously, is widely misunderstood because it is deductible on the income tax return. As already defined, it is the expiration of the useful life of a property. It is not a cash outlay in the period when the expense is recognized, but it was a cash outlay when the property was built. If the enterprise is successful, the revenues are sufficient to recover the original outlay during the useful life of the property. The income tax return indicates that this is the concept used by the government. By recognizing this item as expense each accounting period, the owner can observe the recovery by noticing that his bank account is larger than the net revenue indicates it to be. Unless he makes the comparison, it is easy to assume that the cash is available for personal spending. The safe way to avoid dissipation of his capital is to set aside the amount recovered.

*Management fees* are a fixed charge of a sort, although frequently they are determined as a fixed percentage of revenue. Sometimes there is a minimum fee which is increased after revenue passes a certain minimum level. No special cash provision is needed, because the manager usually deducts the fee from the remittance to the owner.

#### Influence of Fixed Charges on Budget Making

A budget ordinarily is prepared by forecasting the outlays required during a certain future period. Repairs, management fees, taxes, insurance, ground rent, interest, and capital outlays must be included; depreciation is *not* included, since it is *not* an outlay of the future *but was* an outlay when the structure was built. It is clear, then, that a budget of outlays does not forecast the profitableness of operations.

#### Influence of Fixed Charges on the Rent Schedule

Under the Emergency Price Control Act, fixed charges were recognized in the determination of the rent schedule, because the Administrator said in his regulations that he "has made adjustments for . . . relevant factors . . . including increases or decreases in property taxes and other costs." After making his study he determined, for example, that the proper relationship between costs and rental rates existed in the Detroit area on April 1, 1941, but that such relationship did not exist in the Flint area until March 1, 1942.

Ordinarily fixed charges affect the rent schedule of a particular property only indirectly. The rent schedule is primarily determined by competition in the neighborhood. For example, people who can pay $60 per month will not pay any price for space in an area where rents regularly are $25. If a $60 property is built in a $25 neighborhood, the rate will gravitate toward $25 with consequent loss to the owner.

Only in the long run do fixed charges determine rental levels, for new construction stops when rates do not recover costs. When demand for new properties supports rental rates above costs, new construction is undertaken again.

#### Relation of Fixed Charges to Value

Ordinarily accounting for an enterprise assumes it to be a going concern. The property accounts disclose only the cost and unrecovered cost; market value must be determined by appraisal. Such

value of rental property is determined by its earning power—its ability to earn a return on the prospective investment of a new owner. Its appraised value is of little significance to the old owner because his outlay is history and he cannot do anything about it.

If fixed charges are high, the value is adversely affected. A high assessed value with consequent high property taxes, high insurance rates, high repair potential, or high ground rent reduces the appraised value. Ground rent may almost destroy the value of a structure. For example, a certain building which cost $450,000 was built on land with a ground rent of $1,000 per month. The company was forced to liquidate when the property was less than ten years old; the building was sold for about $75,000, the only amount at which obtainable rentals would earn a reasonable rate of return after payment of the ground rent. Depreciation can be an important element in valuation, because future revenues must be sufficient to earn a return after recovering the depreciable cost.

#### Effect of Fixed Charges on an Investment

Fixed charges are properly named because there is no way to reduce them materially when the rent schedule is reduced. Losses are sustained by the owner in such situations. Frequently such properties are sold at a price which reduces the fixed charges to the new owner. That is, the new owner has an investment which is low enough to give him a satisfactory return after meeting the fixed charges.

It may be that a property will fail to show a satisfactory return when all fixed charges are considered, but the cash position of the owner may remain sound. This is more likely when cash is set aside to pay taxes, insurance, and renewal outlays.

#### Basis of Accounting

Under the income tax regulations, a taxpayer is permitted to select either the accrual or cash basis of accounting in the determination of taxable income. Although accountants generally favor the accrual basis because of its tendency to match costs and revenues of a period more nearly than does the cash basis, many owners of rental properties make income tax returns on the cash basis. The cash basis permitted by the income tax regulations contains a modification from the true cash basis in that depreciation is an allowable deduction. To this limited extent do the costs tend to match revenues of a period. Unrestored deterioration, however, is a cost which is disregarded by both the accrual and cash basis of accounting and is disallowed by the income tax regulations. To the extent that unpaid expense bills exist, revenues are improperly matched with expenses.

Professional property managers report to their clients on the cash basis so that the report shows the remittance. These reports really do not disclose operating results but give the owner the information from which his books may be kept. It is in the accounts of the owner that the attempt to determine income should be made. While the cash basis is unsatisfactory, it can be modified to permit the inclusion of necessary data.

#### The Modified Cash System

The cash basis of determining income coupled with the modifications concerned with depreciation and accrued repairs may be recorded by a system of bookkeeping which may be called the

Modified Cash System. Under this plan, the assets and liabilities, in addition to the receipts and disbursements, are recorded in the books as a part of the double entry bookkeeping technique. Accordingly a balance sheet, a statement of receipts and disbursements, and an income sheet may be prepared from the accounts—similar to the technique of the accrual system.

There is insufficient space here to explain all the possibilities of this system, but a skeleton outline of characteristic entries may be helpful. When the books are opened, the assets, liabilities, and proprietorship are determined by appraisal or inventory methods. The opening entry for a corporation is:

*Dr.* Assets (classified as desired)
  *Cr.* Liabilities (classified)
    Capital Stock
    Surplus

When money is received, the entry is:

*Dr.* Cash (or bank account)
*Cr.* Receipts (classified)

If a receipt is in liquidation of a receivable, or from the sale of any asset, an additional entry is required:

*Dr.* Surplus
  *Cr.* Asset affected

If a receipt is for the proceeds of a borrowing operation, an additional entry is needed:

*Dr.* Surplus
  *Cr.* Notes Payable
    Mortgage Payable

The debit to surplus will be offset by the credit caused by closing the books (see closing entries p. 393).

When money is disbursed, assuming the repairs are accounted for in accordance with the foregoing discussion, the entry is:

*Dr.* Disbursements — Expenses (classified)
  Disbursements — Capital Outlay
  Disbursements—Renewals
  *Cr.* Cash (or bank account)

An additional entry is required to recognize the asset acquired by the capital outlay:

*Dr.* Asset
  *Cr.* Surplus

An additional entry is required to recognize the reduction in the allowance for repairs:

*Dr.* Building—Allowance for Repairs
  *Cr.* Surplus

The credits to surplus will be cancelled by the debit caused by closing the books (*see* closing entries, p. 393).

If a disbursement is in liquidation of an account payable, an additional entry is required:

*Dr.* Accounts Payable
  *Cr.* Surplus

The disbursement is classified as a disbursement expense of the period in which payment is made.

At the end of the accounting period, depreciation and repair expenses are recognized by:

*Dr.* Depreciation Expense
  Repairs Expense
  *Cr.* Building — Allowance for Depreciation
    Building — Allowance for Repairs

If any unpaid bills exist, they may be recognized by:

*Dr.* Surplus
  *Cr.* Accounts payable

If any supplies, such as fuel, are on hand at the end of the period, an adjustment is made as follows:

*Dr.* Supplies
*Cr.* Surplus

At the end of the next period, if the supplies inventory is smaller, the entry will be reversed for the difference between the two inventories.

At the end of the accounting period the reports are prepared. The Balance Sheet will show all assets and liabilities, and surplus is calculated as the residual proprietorship. The Statement of Receipts and Disbursements will show all receipts and disbursements, with cash balances at the beginning of and end of period. An additional report is needed which may be called Income Sheet—Modified Cash Basis. This report discloses the result of operations using the cash figures plus depreciation and repairs. These statements are shown in a condensed form on the following charts:

BALANCE SHEET

(Date)

Assets

| | | | |
|---|---|---|---|
| Current: | | | |
| Cash on Hand and in Bank | | | $____ |
| Receivables | | | ____ |
| Supplies | | | ____ |
| | | | $____ |
| Plant: | | | |
| Land | | | $____ $____ |
| Building | | $____ | |
| Less Allowance for Depreciation | $____ | | |
| Allowance for Repairs | ____ | ____ | ____ |
| Equipment | | $____ | |
| Less Allowance for Depreciation | $____ | | |
| Allowance for Repairs | ____ | ____ | ____ ____ |
| | | | $____ |

Liabilities, Capital, and Surplus

| | | | |
|---|---|---|---|
| Current Liabilities: | | | |
| Accounts Payable | | | $____ |
| Long-Term Liabilities: | | | |
| Mortgage Payable | | | ____ |
| Total Liabilities | | | $____ |
| Capital and Surplus: | | | |
| Capital Stock | | | $____ |
| Surplus | | | ____ ____ |
| | | | $____ |

STATEMENT OF RECEIPTS AND DISBURSEMENTS
(Period ended _____)

| | | |
|---|---|---|
| Cash on Hand and in Bank (beginning of period) | | $____ |
| Receipts | | |
| Rent | $____ | |
| Other Revenues | ____ | |
| (Liquidated Assets) | ____ | |
| (Loans) | ____ | |
| Total Receipts | | ____ |
| Total to be Accounted for | | $____ |
| Disbursements | | |
| Expenses (classified) | $____ | |
| Capital Outlay | ____ | |
| Renewals | ____ | |
| Interest Paid | ____ | |
| Debt Principal Paid | ____ | |
| Dividends Paid | ____ | |
| Total Disbursements | | ____ |
| Cash on Hand and in Bank (end of period) | | $____ |

INCOME SHEET
Modified Cash Basis
(Period ended _____)

| | | |
|---|---|---|
| Revenues | | |
| Rent (Exhibit B) | $____ | |
| Other Revenues (Exhibit B) | ____ | $____ |
| Expenses | | |
| Disbursed Expenses (Exhibit B) | $____ | |
| Non-Cash Expenses | | |
| Depreciation | ____ | |
| Repairs | ____ | ____ |
| Net Operating Revenue | | $____ |
| Interest Charges (Exhibit B) | | ____ |
| Net Income before Income Tax | | $____ |
| Income Tax | | ____ |
| Net Profit to Stockholders | | $____ |
| Dividends | | ____ |
| Net Earned Addition to Surplus | | $____ |

When the books are closed the entries are:

*Dr.* Receipts (all accounts)
  *Cr.* Surplus

*Dr.* Surplus
  *Cr.* Disbursements (all accounts)
  Depreciation Expense
  Repairs Expense

At this time the surplus account will be the same as it is reported in the Balance Sheet.

The results of operation shown by these reports vary from those obtained under the accrual basis of accounting only to the extent of the unpaid expenses and interest. The balance sheet is the same under both bases.

**Amended Conservation Order**

# The Meaning of L-41

*By Kendall Cady, C.P.M.*

**The revised Conservation Order L-41 should be studied carefully by property managers and property owners. Evasions (unintentional or otherwise) of the Order may result in prosecution by the Government. Where there is uncertainty consult your local authorities.**

Conservation Order L-41 arises out of the fact that the war requirements of the United States have created shortages of materials required for war production and necessary construction. The policy of the War Production Board is that all labor and materials which do not directly, or indirectly, aid the successful prosecution of the war shall be conserved. This Order in its original form became effective April 9, 1942. After a trial period of five months it was completely revised by the War Production Board as of September 2, 1942, the revision to become effective September 7, 1942. (Any construction started prior to April 9, 1942, may, of course, be completed, and any jobs which were legally started previous to the amendment of September 7, may be completed even though the new amendment would prevent their being started.) The amended version now reads as follows:

**Section 1075.1—Conservation Order L-41**

(a) *Definitions.* For the purpose of this Order:

(1) "Person" means any individual, partnership, association, business trust, corporation, governmental corporation or agency, or any organized group of persons, whether incorporated or not.

(2) "Construction" means the erection, construction, remodeling or rehabilitation of any building, structure or project, or additions thereto or extensions or alterations thereof, but not including maintenance or repair as defined in paragraphs (a) (10) and (a) (11) below.

(3) "Residential construction" means any construction where the principal designed function of the building, structure or project is or will be to provide living space or accommodations.

(4) "Multiple residential construction" means any residential construction where the principal designed function of the building, structure or project is or will be to provide living space or accommodations for more than five families, or which is divided or to be divided into more than five suites.

(5) "Agricultural construction" means any construction, other than residential construction, where the principal designed function of the building, structure or project is or will be the production of agricultural products including, but not limited to, those produced by farmers, planters, ranchmen, dairymen, poultrymen, or nut or fruit growers.

(6) "Industrial construction" means any construction where the principal designed function of the building, structure or project is or will be the manufacture, processing or assembling of goods or materials.

(7) "Other restricted construction" means any construction, other than residential, multiple residential, agricultural, or industrial construction, including, but not limited to, commercial, highway, roadway, sub-surface, and utilities construction, whether publicly or privately financed.

(8) "Begin construction" means to initiate construction by physically incorporating into any construction material which is an integral part of the construction.

(9) "Cost" is meant to include the total cost of labor and material, including equipment, architects', engineers' and contractors' fees, insurance charges and financing costs.

(10) "Maintenance" means the upkeep of a building, structure or project in sound working condition.

(11) "Repair" means the restoration without change of design, of any portion

of a building, structure or project to sound working condition, when such portion has been rendered unsafe or unfit for service by wear and tear or other similar causes, but not including the reconstruction or restoration of construction damaged or destroyed by fire, flood, tornado, earthquake, act of God or the public enemy.

(b) *Prohibited Construction.* No person shall begin construction or order, purchase, accept delivery of, withdraw from inventory or in any other manner secure or use material or construction plant in order to begin construction, unless the construction is within one of the following classes:

(1) The construction is to be the property of the Army or Navy of the United States, the United States Maritime Commission, Panama Canal, the Coast and Geodetic Survey, the Coast Guard, the Civil Aeronautics Authority, or the Office of Scientific Research and Development.

(2) The construction consists of any building, structure or project which is used directly in the discovery, development or depletion of mineral deposits.

(3) The construction is of a type subject to the provisions of any order in the M-68 series (Part 1047) relating to the production and distribution of petroleum. Any such construction is permitted only to the extent authorized by the applicable order in the M-68 series.

(4) The construction is of telephone facilities or equipment, other than buildings, and is authorized or permitted under the terms of Conservation Order L-50, (Section 1095.1).

(5) The construction is of facilities, other than buildings, to be owned by a producer as defined in Preference Rating Order P-46 (Section 978.1) pertaining to utilities and is to be used directly in providing one or more of the services set forth in paragraph (a) (1) of said order.

(6) Agricultural construction of irrigation pipe lines or drainage tile drains in which no materials except earth or other unprocessed material and clay or non-reinforced concrete tile or pipe, not more than 12 inches in internal diameter, are incorporated.

(7) The construction can be completed with materials which are either on hand or can be obtained without making application for priorities assistance and upon completion will not require the incorporation of any materials, on site or off site, to supply electric, gas, water, steam, telephone or sewage disposal service, and

(i) The construction is residential (but not multiple residential) or is specifically listed on Schedule B, attached hereto, and the estimated cost is less than $200, or

(ii) The construction is multiple residential, agricultural, or other restricted construction, is not specifically listed on Schedule B, and the estimated cost is less than $1,000, or

(iii) The construction is industrial, is not specifically listed on Schedule B, and the estimated cost is less than $5,000, or

(iv) The construction is to reconstruct or restore residential (but not multiple residential) construction damaged or destroyed after December 31, 1941, by fire, flood, tornado, earthquake, act of God or the public enemy.

(8) (i) The construction is to reconstruct or restore agricultural construction damaged or destroyed after September 7, 1942, by fire, flood, tornado, earthquake, act of God or the public enemy, where the immediate reconstruction thereof is determined by the United States Department of Agriculture, in accordance with such administrative procedures as may be from time to time prescribed, to be essential to the agricultural program, provided, that within two weeks of such determination Form PD-200 is filed in accordance with the provisions of paragraph (f) of this section.

(ii) The construction is to reconstruct or restore industrial or other restricted construction damaged or destroyed after September 7, 1942, by fire, flood, tornado, earthquake, act of God or the public enemy, where the immediate reconstruction thereof is necessary for the prosecution of the war or the protection of public health or safety; provided that within five days of the damage or destruction notice thereof is given by telegraph to the War Production Board setting forth (i) the cause of the damage or destruction, (ii) the function of the building, structure or project which has been damaged or destroyed, (iii) the type of construction, (iv) why immediate reconstruction or restoration is necessary, and (v) the estimated cost of reconstruction; and provided further, that within two weeks of the giving of such telegraphic notice, Form PD-200 is filed in accordance with the provisions of paragraph (f) of this Section.

Nothing contained in this sub-

paragraph (8) shall be interpreted as a commitment that priorities assistance will be accorded to any particular construction authorized by the provisions of this subparagraph and the Director General for Operations may at any time either order said construction to cease or require any modification thereof that seems to him to be proper.

(9) The construction has been or is hereafter authorized by the Director of Priorities of the Office of Production Management or by the Director of Industry Operations or the Director General for Operations of the War Production Board by the issuance of:

(i) One of the preference rating orders or certificates listed on Schedule A attached hereto, as that schedule may be amended from time to time, according priorities assistance to the construction; or

(ii) An order specifically authorizing the construction, PROVIDED, HOWEVER, That the exceptions set forth in paragraphs (b) (7) (i), (b) (7) (ii), and (b) (7) (iii) shall not be construed to authorize separate or successive construction operations the aggregate cost of which over any continuous twelve-month period exceeds the amount specified in the applicable paragraph for the particular building, structure or project; not including in said aggregate cost the cost of any construction thereon during said period authorized under the provisions of paragraph (b) (9).

(c) *Prohibited Deliveries.* No person shall accept an order for, sell, deliver, or cause to be delivered, material or construction plant which he knows, or has reason to believe, will be used in violation of the terms of this order.

(d) *Further Construction Limitations.* Nothing in this order shall be construed to authorize the use or delivery of any material, or the application or extension of any preference rating, in violation of the provisions of any conservation, limitation or other order or regulation heretofore or hereafter issued by the Director of Priorities, Office of Production Management, or by the Director General for Operations.

(e) *Orders or Certificates not Constituting Authorization.* The assignment of a preference rating by a PD-1, PD-1A, or other certificate, or by any order other than those listed in Schedule A, shall not constitute authorization to begin construction.

(f) *Application for Authority to Begin Construction.*

(1) If the applicant requires priorities assistance for the proposed construction, an application shall be made for the appropriate preference rating order or certificate listed on Schedule A on the form referred to therein.

(2) Where the applicant does not require priorities assistance, application for the specific authorization to begin construction referred to in paragraph (b) (9) (ii) hereof may be made by filing Forms PD-200 and PD-200A, or such other forms as may hereafter be prescribed, together with a statement showing (1) that no priorities assistance is requested, (2) whether any previous application for authorization has been denied, and, if so, the reasons therefor, and (3) the total value of all construction on the particular building, structure or project in the preceding twelve-month period. Such forms or statements are to be filed with the field office of the Federal Housing Administration having jurisdiction over the location of the site, or in such other place as may be prescribed.

(3) In applying either for priority assistance or for authorization to begin construction, the applicant should also submit additional information as to the necessity for the proposed construction, any exceptional hardships which the restrictions of this order impose upon him, the effect on employment conditions if the application is denied, and any other pertinent facts.

(g) *Violations.* Any person who wilfully violates any provision of this order or who wilfully furnishes false information to the Director General for Operations in connection with this order is guilty of a crime, and upon conviction may be punished by fine or imprisonment. In addition any such person may be prohibited from making or obtaining further deliveries or from processing or using material under priority control and may be deprived of priorities assistance by the Director General for Operations.

(h) *Communications.* Applications, communications and reports under this order shall, unless otherwise directed, be addressed to:

War Production Board,
Washington, D. C.
Ref: L-41.

Those relating to residential construction shall in addition be conspicuously marked "Res.", those relating to multiple residential construction "M. R.", those relating to agricultural construction, "Agr.", those relating to industrial construction, "Ind.", and those relating to other restricted construction, "O. R.".

This Amendment shall become effective September 7, 1942. (P.D. Reg. 1, as amended,

6 F.R. 6680; W.P.B. Reg. 1, 7 F.R. 561; E.O. 9024, 7 F.R. 329; E.O. 9040, 7 F.R. 527; E.O. 9125, 7 F.R. 2719; sec. 2 (a), Pub. Law 671, 76th Cong., as amended by Pub. Laws 89 and 507, 77th Cong.).

Issued this 2nd day of September, 1942.

Armory Houghton,
Director General for Operations

SCHEDULE A

The following Preference Rating Orders and Certificates are listed pursuant to paragraph (b) (9) (i) of the above order. A general description of the type of construction covered by each, the appropriate application form and where such form should be filed, are given solely for purposes of identification.

| *Rating Preference Order* | *Type of Construction* | *Application Forms* | *Where Filed* |
|---|---|---|---|
| P-14-a, P-14-b | Shipyards and shipways. | No form. | Maritime Commission, Washington, D. C. |
| P-19, P-19-a | Buildings, structures and projects important to the war effort and essential civilian needs, other than housing. | No further application accepted under P-19 and P-19-a. Apply for P-19-h or P-19-i. | |
| P-19-d, P-19-g | Publicly financed housing. | Application is made only by the federal agency principally interested in the construction. | |
| P-19-e | Public roads. | Application is made by or through the Public Roads Administration of PWA. | |
| P-19-h, P-19-i | Buildings, structures, and projects important to the war effort and essential to civilian needs other than war housing. | Forms PD-200 and PD-200A. | With the field office of FHA having jurisdiction over the location of the site, or in such other place as may be prescribed. |
| P-41 | Construction of air transport facilities. | See order. | |
| P-55, P-55 amended | Privately financed war housing. | Form PD-105. | With the field office of FHA having jurisdiction over location of the site. |
| P-98 | Construction related to petroleum enterprises as defined and limited therein. | See orders in M-68 series. | |
| P-110 | Remodeling of housing in defense areas. | Form PD-406 | With field office of FHA having jurisdiction over the location of the site. |
| Certificates PD-3, PD-3A | Principally buildings, structures and projects owned or to be owned by the Army, Navy or certain other governmental agencies. | Form PD-3A | With the contracting or procurement official having jurisdiction over the contract. |

SCHEDULE B

The following buildings, structures or projects are listed pursuant to paragraph (b) (7) (i) of the above order.

The building, structure or project has as its principal designed function: (1) public or private amusement, entertainment or recreation, with the exception of playgrounds for children; (2) occupancy by not more than five establishments selling or dispensing goods, merchandise, food or drink, or providing services; and (3) use as a club, lodge, fraternity or sorority house, association, auditorium or assembly hall.

The most logical method of examining L-41 will be to study it paragraph by paragraph and to have the writer key his comments to the Order itself. Therefore, the explanatory paragraphs below carry the same symbols as the corresponding paragraphs in the Conservation Order.

(a) (1) The word "person" not only applies to the individual and organization set-up mentioned in the Order, but to agents' employees and persons having the right to act for "person."

(a) (2) It would appear from the definition of "construction" that the word is not intended to cover such activities as gardening, landscaping, excavating, and other movements of earth, provided that no structure such as a wall or framework is built in conjunction with such movements of earth. It is necessary in connection with this paragraph, to make a fine definition between "rehabilitation" and the magic words "maintenance or repair." The writer knows of no clarifying ruling by the Government, but there seems to be a strong implication that in the event normal repairs and maintenance have been neglected over a long period of time, the correction of this neglect becomes "rehabilitation" rather than ordinary "maintenance and repair," and as such would come under the limitations of this Order. In attempting to differentiate between "maintenance and repair" and "construction," the key words lie in the phrase "change of design or improvement." The Government has found it necessary to make hairline decisions whereby the change of design, no matter how minute, will transform a normal repair operation into construction. Thus, if we desire to paper a wall which has been previously painted, we must consider that the addition of wallpaper is a change of design and thus classed as construction (even though the cost of applying the wallpaper is less than the cost of properly maintaining the painted wall). Naturally, any change in the physical shape of any portion of a structure would be considered construction.

Apparently this Order is not intended to restrict the installation of temporary or movable items which might be considered furniture or furnishings. Take the case of floor covering. If a linoleum floor covering is worn out, it can be replaced with new linoleum. This would not be a change of design, but would be "repairs." However, if it is replaced, for instance, with asphalt tile (which might cost less than linoleum), there is a change of design in this use of a *permanent* floor covering and the entire cost of the job must be charged to the allowance. The same reasoning would apply in replacing carpeting which was fastened to the building. However, if a rug covered the worn linoleum, or if carpeting was so laid that it could be removed at any time without serious damage to the property, the addition of said carpet or rug would not be considered construction, but would be furniture or furnishings.

The word "improvement" was used above in connection with the words "change of design." In the event that a part of a structure is replaced with materials which represent a distinct improvement over the previous construction, the cost must be considered in the allowance. Whereas this does not apply particularly to the physical building, it does apply to a great extent to the equipment of the building, such as machinery, hardware, heating, plumbing, electric system, etc. Therefore, the operator who cannot show that his equipment was replaced *only* because it could not be re-

paired, must properly record the cost of his expenditure or be subject to prosecution.

Authorities have held that where any article, previously owned and attached to the property, is to be used in construction, it may be included in the new work, but that its value and the cost of its inclusion shall not be charged to the allowance.

The removal or demolition of partial structures is not considered as construction. However, any patching, repairing, or decorating made necessary by such change of design would, of course, come under the jurisdiction of the Order.

L-41 applies to all types of construction, even those ordered by city or state authorities to correct law violations, such as the replacement of illegal with legal partitions, etc.

(a) (3) Various government rulings and conversations with representatives of the Government lead the writer to believe that the classification of a structure which is part residential and part commercial will be determined by the purpose for which the majority of space is used. In other words, if a building is 51 per cent residential, it will be so classified; or if it is over 50 per cent commercial or agricultural or industrial, it will be so classified. There might be some change, however, in securing more favorable rulings in certain cases. If you have such a problem, you should present it to the local authorities.

(a) (4) The obvious intent of this paragraph is to consider apartment buildings of six or more units as "multiple residential construction." It raises an interesting speculation as to the line between "residential" and "multiple residential" construction allowance. If a man with a five-unit tourist camp builds another cabin with his $200 "residential" construction allowance, thereby placing himself in the six-unit class, can he then claim "multiple residential" classification and receive the $1,000 remodeling allowance available under this classification? However, the important point of this paragraph is its reference to living space for more than five families or of more than five units or suites. Thus an ordinary residence which has been, or is to be, divided into six or more units of space for rooming house or housekeeping purposes, might be classified as a "multiple residential" property. Even a trailer camp which had sites for more than five trailers might be allowed to claim multiple classification.

(a) (5) and (6) Although the Order restricts construction in the agricultural and industrial classifications, special permits could undoubtedly be secured to exceed allowances for these classes if it is shown that the products are essential to either war or civilian needs.

(a) (7) This is the usual omnibus clause intended to cover everything which is not previously mentioned. In our opinion, the important point is that it covers commercial (store and office) property. It, undoubtedly, also covers all types of single-purpose structures such as greenhouses, clubs, theatres, etc.

(a) (8) The chief point in this paragraph is that construction actually must have begun as evidenced by the handling of the physical materials of construction. Therefore, ordering the work, contracting for it, scheduling it, or any of the other phrases which generally initiate the liability concerning the job, do not, in the Government's eyes, "begin construction."

(a) (9) A strict interpretation of this definition of "cost" is that *all* labor and material (including non-critical mate-

rials) which in any way relate to the job being done, must be considered as a part of the cost of that job. The slightly more liberal interpretation will be that all labor and material which *really* pertain to the job must be charged to it. For instance, even though the job is done by persons regularly in the employ of the property their time must be charged to the job, and if an additional elevator operator or extra help of any sort must be employed, his time must be charged to the job. However, if persons regularly employed perform *incidental* services, such as operating the elevator which hauls the construction material in connection with the regular work of hauling all freight delivered to the building, their salaries need *not* be charged to the job.

Materials purchased secondhand at forced sale, etc., may be included at their cost rather than at their actual value, but they must be included.

It is, of course, permissible to segregate the cost of maintenance and repair items which might be effected during the period of construction of the project involved.

In the event that you have two separate buildings which have a common ownership, the material used in one building may be moved to the other one and used without charging to the allowance. The cost of labor thus involved is not charged to the allowance.

Please note that the Order makes no differentiation between construction done at the owner's expense and construction done at the tenant's expense. It is the duty of the owner to include in his allowance the cost of work done by the tenant or to prevent the tenant from doing the work. From a practical standpoint the owner probably will have to force the tenant to do in a "temporary" manner whatever work he considers doing. In other words, the work done by the tenant should be of such a nature that it could be classed as a fixture, removable by the tenant at the expiration of his lease.

It behooves the property manager to have a very clear record as to what he considers his charge to each particular job which may come under L-41, and to be able to exhibit these records and defend his position at any time. (It is reliably rumored that the War Production Board is checking building permits issued since last March in many sample cities to determine whether or not the work permitted by the city is also permitted by the Government. In this process they are, of course, investigating the bookkeeping methods of the property managers.)

(a) (10) The problem of what is "maintenance" will be a major stumbling block for many people in the property management business. Rulings to the effect that the repainting of a wall that does not need painting must be classed as remodeling rather than maintenance, warn us to be extremely careful. I think it is obvious that where maintenance work is done to please a tenant, and particularly where it involves changes of color that might be considered whims, the work should be charged against the remodeling allowance. Chances are that governmental authorities will be guided by the pattern of maintenance which obtained in the building previous to L-41. In other words, if it was your practice to paint a certain place every year or every six months, the Government will probably allow you to claim that such repainting is maintenance. However, if residential or commercial space has been decorated during vacancy, you would undoubtedly

be in violation of the Order if, to suit a tenant, you redecorated this space which had been without tenancy since the last wall surfacing. For many of us in the residential field, this ruling presents an apparent contradiction to a provision of the Rent Control Act to the effect that we must continue to give the same type of decorating service which was given prior to the Act. Actually, as a matter of fact, the Rent Control Act provides that in the event there is a decrease of services (including decorating) the Administrator may assess the value of the services and reduce the maximum rental accordingly.

(a) (11) "Repair" may well be the downfall of some property managers. There is offered a strong temptation through misuse of this term to wrongfully classify items of construction as items of repair. The manager might be tempted to change very slightly the structural design, or to install higher class pieces of equipment, claiming that the old equipment could not be repaired, and then to classify these changes as repair. The property manager should certainly not risk the penalties resulting from violation of this section of the Order.

In any case of repair, the property manager and the owner should refrain through patriotism from the purchase of any critical materials which could possibly be eliminated.

You will note, of course, that reconstruction or restoration of damage and destruction by fire, flood, acts of God, etc., are not considered repair. In other words, repair is the replacement in sound condition of portions which have been rendered unsound by wear and tear rather than by violence.

(b) The prohibition paragraph should be studied word by word because this is the very essence of the entire Order. Unless you find yourself clearly classified in the exceptions contained in this paragraph you may consider that you are *not* permitted to start any construction work, either by ordering, purchasing, accepting delivery, or even by a withdrawal of materials from your own inventories. You will note that the Government goes further in this Order than it does in the definition of the words "begin construction."

(b) (1) You will note that this paragraph refers to work done on structures which are to be the actual property of certain divisions of the Government. In no sense can this be interpreted to mean that the structure is to be merely used by the said divisions of the Government, with the title retained by some other person. This understanding is vital since many mistakes already have been made by property managers because members of the Government have contended that Order L-41 does *not* apply to premises which are to be occupied by governmental bodies on a rental basis.

(b) (2) to (6) Paragraphs (b) (2), (3), (4), (5), and (6) pertain to special property uses which do not generally concern the property manager.

(b) (7) This paragraph lists the major cases in which the average property owner or manager is allowed to begin construction. You will note that the construction must be completed from materials which are on hand or are obtainable without application for priority assistance. The authorities frown upon errors and will be inclined to be very strict in cases where work is started, then connot be completed within the limitation of the class in which it belongs. No work whatsoever can be commenced which will require the incorporation of additional material for the supplying of pub-

lic utilities. Whether the cost of supplying such utilities is to be borne by the owner of the property or by the utility itself is of no consequence.

(b) (7) (i) Residential construction, except six or more unit apartments and the special-purpose structures which are listed under Schedule B (amusement, small commercial [less than five establishments] clubs, halls, etc.), cannot be started unless the cost of the completed job is less than $200.

(b) (7) (ii) Multiple-residential (six units or more), agricultural, and other restricted construction may be started if the cost is $1,000 or less and is not one of the exceptions noted in Schedule B.

(b) (7) (iii) This paragraph generally concerns operators and owners of industrial plants, and not the property manager.

(b) (7) (iv) In the event that damage by fire, flood, acts of God, etc., occurred to *residential* property (five units or smaller) after December 31, 1941, reconstruction may commence with no limit on the amount expended. Other types of property must apply on form PD-200 for permission to exceed their allowance.

(b) (8) (i) and (ii) These sections refer to special situations in agricultural and manufacturing activities which do not primarily concern the management business.

(b) (9) In the event permission is received from the Director of Priorities, the Director of Industrial Operations, or the Director General for Operations for the War Production Board, you may proceed with construction regardless of allowances, etc.

(b) (9) (i) The methods of obtaining such permission are outlined in Schedule A of the Order. It will be noted that only the preference rating orders P-19-h and P-19-i, which are applied for on Forms PD-200 and PD-200A, and order P-110, applied for on Form PD-406, will be of much interest to the average property manager.

(b) (9) (ii) In general, this paragraph limits the allowable construction referred to in (b) (7) (i), (ii), and (iii), to any continuous twelve-month period. The time element concerned herewith is of major importance. The section is so worded that it places a premium on the immediate spending of the allowance in each year. You will note that the allowance is not tied to the calendar or fiscal year of the spender, but is a sort of running allowance, counting time from the commencement of a job. For instance, in the event that you commence a job on September 15 of this year and spend your entire year's allowance on this job, you would be prohibited by the Order from commencing another job, regardless of its size, until September 15, 1943. On the other hand, had you spent half of your allowance on a job starting September 15, 1942, and the other half on a job starting October 15, 1942, you would be allowed on September 15, 1943, to start a job not to exceed one-half of your allowance; and on October 15, 1943, you would be free to expend the balance of your allowance.

Under the terms of the version of L-41 which was in force from April, 1942, until September 6, 1942, residential property was allowed an expenditure of $500 per year. If your property is classed as a residential type now, as opposed to a multiple-residential type, your expenditure allowance has been reduced from $500 to $200. But if you are classed as a multiple-residential type, your allowance has been raised from $500 to $1,000. In the event that you are classed as a residential type and you

have previously spent more than $200 of your $500 allowance you will not be eligible for further construction expenditures until the anniversary of the commencement of the job which used your last $200 allowance.

General interpretation of Section 9 by the authorities leads us to believe that permission will not be granted for construction unless (1) the applicant has already used his allowance, or (2) the job under consideration will require more than the remaining portion of the allowance. In the latter case no part of the especially authorized job will be charged to the allowance, nor will permission be granted until the petitioner has stripped his requirements for critical materials to the very bone. (Even certain types of lumber are now considered critical materials. Virtually all metals and a good many plastics and other manufactured articles are on the critical list.)

(c) This paragraph does not generally apply to persons in the management field, although it may apply to agents who are in the habit of selling materials from inventory in one property to other properties under their management; or where, under central office operations, goods are billed to the central office and at a later date re-billed by the central office to the properties.

(d) Even though you secure favorable action on PD-200 applications, they cannot be construed as a preference rating, nor for that matter (Paragraph e) can preference ratings be construed as permission to exceed the allowances of L-41.

(f) (1) This paragraph applies not only to the cases where priorities are necessary to allow the operator to secure the material for construction, but also to the cases where priorities are necessary to allow the operator to withdraw materials from his own stock.

(f) (2) In actual practice it has been found that the Board is much more likely to allow PD-200 applications if the applicant is able to say that no priorities assistance is requested, and that the materials are all on hand, either in his own inventory or available to him. Note that in making this type of application, the local office of the Federal Housing Administration has jurisdiction.

(g) The violation penalties may be considered a real hardship, but more serious in the writer's mind would be the public's condemnation of the violators of this Order. Such public sentiment would more than offset any slight gain which might accrue from any violation of the Order.

**Conclusion**

Government officials have been found to be extremely co-operative in attempting to solve problems created by this Order, and in advising as to the best methods of approach in all cases thus involved. Therefore, it is recommended that whenever you are at a loss as to the proper steps to take, you immediately contact the local office of the War Production Board.

**How a local housing authority operates its projects**

# Public Housing Management

*By* Dorothy Pedersen

**Whereas public housing remains a controversial issue in the minds of Realtors, it is steadily growing as an accommodation for the nation's submedian income groups, as well as a field for property managers. Alert to modern techniques of management, the Chicago Housing Authority operates five large-scale projects under a new philosophy of operation brought into being by the problems which such developments present.**

PUBLIC housing aims to provide low-rent housing for low-income families living in substandard homes. Public housing is non-profit and therefore the management is interested in maintaining a *minimum* spread between income and expense. The owner of a private property, however, is not rigidly limited in his selection of tenants and, because he is interested in getting a return on his equity, he is interested in maintaining a reasonable *maximum* spread between income and expense. With these differences in mind, let us examine how public housing achieves its goal.

### Who Operates Public Housing?

Management of government-owned housing projects may be handled directly by the Federal Public Housing Authority (FPHA) or by a local housing authority. This article is based on the management of housing projects by a local housing authority—specifically the Chicago Housing Authority (CHA).

In Illinois, as in most states which have passed housing legislation, any city with a population of more than 25,000, or any county, may organize a housing authority, which is defined as a municipal corporation empowered to construct and operate non-profit slum-clearance and low-rent housing projects. An authority may exercise eminent domain and may accept federal and local grants. Projects operated by an authority are tax exempt, but, in lieu of taxes, service charges are paid and distributed to all taxing bodies in the same manner as tax funds.

Five housing projects[1] are operated by the CHA and three are being constructed. Three of the projects in operation, the Jane Addams Houses, the Julia C. Lathrop Homes, and the Trumbull Park Homes, are leased by the CHA from the FPHA. The remainder are owned by the CHA.

### Organizational Set-Up of the CHA

The administration and maintenance of each housing project is supervised by a central office. This is not to be interpreted as a straight-line organization, but rather as an interlocking organization with some functions centralized and others decentralized according to need. Thus, a housing manager has direct control over his housing project—for example, he may, on his own discretion, evict a tenant who has proved unsatisfactory. The central office, on the other hand, has charge of personnel, tenant selection, purchasing, central accounting, and public relations (Division of Research and Information).

[1] This includes the Frances Cabrini Homes, which though still in the process of construction, are already partially occupied.

The CHA is organized as follows. The Mayor appoints five non-salaried commissioners whose task it is to establish the broad policies of the housing authority. They, in turn, appoint an executive secretary who alone is directly responsible to them for the administration of the housing authority. Directly responsible to the executive secretary, however, are the managers of the housing projects and the heads of the departments in the central office. For example, the business manager reports to the executive secretary, but he, in turn, supervises the purchasing agent, the accounting department, and the supervising engineer. The latter, who has charge of maintenance, including engineers, firemen, exterminators, etc., and the shade shop, represents a recent change from a decentralized to a centralized control of maintenance. Formerly, the general superintendent of a housing project reported directly to the housing manager.

### Selecting the Administrative Personnel of a Housing Project

With the opening of the Ida B. Wells Homes, a new policy of obtaining personnel was established—that of using written competitive examinations. Not only the housing manager and the general superintendent (chief engineer), but also the clerical help were employed by this method. Applicants were obtained through the media of public announcements, blind ads, and the United States Employment Service.

*Salary Range of Administrative Personnel*

| | |
|---|---|
| Housing Manager | $3200—$4800 |
| Superintendent | $2600—$4200 |
| Cashier | $1440—$1920 |
| Assistant Cashier | $1320—$1620 |
| Stock Clerk | $1200—$1620 |
| Manager's Secretary | $1440—$1800 |
| Receptionist | $1200—$1440 |
| Activity Counsellor | $1380—$1500 |

*Housing Manager.* — The two major qualifications of a housing manager are: *zest for people* and real estate experience. Zest for people is determined, in a personal interview, by the interest the prospective manager has shown in community activities. His written examination, which lasts six hours, is divided into two parts: true and false and essay. The true and false questions cover the following subjects: housing and its social relationships (purpose of public housing, organization of FPHA, social agencies and techniques which may be used to help tenants in difficulties, etc.); the legal relationships between landlord and tenant; building custody and utilities; and administration and bookkeeping principles. The essay questions are designed to reflect the applicant's executive approach to managerial problems, such as *presenting the pros and cons of the written lease,* establishing good tenant co-operation, good neighborhood relations, etc.

*General Superintendent (Chief Engineer).*—He must possess: (1) ability to command respect from the personnel; (2) ability to plan long range programs for painting and decorating, and maintenance; (3) a knowledge of statistics as applied to operating and maintenance costs, plant and personnel efficiency; and (4) at least five years of "broad and progressive" experience in operating a large apartment, office building, factory, or power plant, or, five years' experience as superintendent of construction of buildings or plants.

The applicant's ability to handle people, his personality, and his general fit-

## HOUSING PROJECTS OF THE CHA
### IN OPERATION

| | Jane Addams Houses Roosevelt, Cabrini, Loomis, Racine | Julia C. Lathrop Homes Clybourne, Damen, N. Branch River | Trumbull Park Homes Bensley, Yates, E. 105th | Ida B. Wells Homes 37th, 39th, South Pk., Cot. Grove |
|---|---|---|---|---|
| Dwelling units | 1,027 | 925 | 462 | 1,662 |
| Number of rooms | 3,571 | 3,254 | 1,733 | 6,901 |
| Average rooms per unit | 3.48 | 3.52 | 3.75 | 4.15 |
| Population | 3,903 | 3,515 | 1,890 | 6,706 |
| Area (in acres) | 23.7 | 35.3 | 20.9 | 46.9 |
| Density (no. of persons per acre) | 154 | 96 | 91 | 143 |
| Coverage (per cent of land covered by buildings) | 28 | 17.6 | 19.2 | 23.7 |
| Number of buildings | 33 | 31 | 55 | 125 |
| Types of buildings | 3 & 4 story apts. 2 story rowhses. | 3 story apts. 2 story rowhses. | 4 story apts. 2 story rowhses. | 3 & 4 story apts. 2 & 3 story garden apts., and rowhses. |
| Total development cost | $6,522,208 | $5,221,972 | $2,650,198 | $8,385,093 |
| Cost of land (including demolition) | $1,465,000 | $ 602,109 | $ 73,495 | $ 776,444 |
| Cost of landscaping | $ 115,000 | $ 120,000 | $ 63,891 | $ 135,180 |
| Cost of construction† | $4,942,208 | $4,499,863 | $2,512,812 | $7,473,469 |
| Total development cost per unit | $ 6,351 | $ 5,645 | $ 5,736 | $ 5,045 |
| Construction cost per unit† | $ 4,812 | $ 4,865 | $ 5,439 | $ 4,497 |
| Construction cost per room† | $ 1,384 | $ 1,383 | $ 1,450 | $ 1,083 |
| Average rent per room per month‡ | $6.14 | $6.09 | $6.85 | $4.98 |
| Rental schedule‡ | | | | |
| Two rooms | (4) $18.75 | (42) $18.75 | | (170) $18.00 |
| Three rooms | (618) $20.50 | (428) $20.50 | (174) $24.00 | (230) $20.00 |
| Four rooms | (316) $22.25 | (389) $22.25 | (229) $26.50 | (1,086) $21.00 |
| Five rooms | (89) $24.00 | (66) $24.00 | (59) $27.50 | (160) $22.00 |
| Six rooms | | | | (16) $23.00 |
| Maximum income at admission | | | | |
| Two persons | $799 | $799 | $899 | $864 |
| Three persons | $999 | $999 | $1,049 | $960 |
| Four persons | $1,099 | $1,099 | $1,149 | $1,008 |
| Five persons | $1,149 | $1,149 | $1,199 | $1,008 |
| Six persons | $1,299 | $1,299 | $1,349 | $1,056 |
| Seven persons | $1,399 | $1,399 | $1,399 | $1,056 |
| Eight or more persons | $1,399 | $1,399 | $1,399 | $1,104 |
| Opening date of project | Jan. 15, 1938 | Feb. 1, 1938 | Feb. 13, 1938 | Jan. 18, 1941 |

**Estimated figure.*

*†This figure includes the cost of buildings, all equipment, fees, carrying charges, and administrative charges. In 1940, the average net construction cost of privately built dwellings in Chicago was $5,294 per dwelling unit, including only the cost of structures and non-movable equipment. The comparable cost of the Ida B. Wells Homes is $3,654, and the Frances Cabrini Homes is estimated to be $3,805 per dwelling unit, $817 per room.*

*‡Figures include heat, gas, electricity, hot water, and refrigeration.*

## HOUSING PROJECTS OF THE CHA
### UNDER DEVELOPMENT

| | Frances Cabrini Homes Chicago, Oak, Larrabee, Hudson | Robert H. Brooks Homes Roosevelt, 14th, Racine, Loomis | Projects NOT NAMED | TOTAL |
|---|---|---|---|---|
| Dwelling units | 586 | 834 | 414 | 5,910 |
| Number of rooms | 2,587 | 3,689 | | |
| Average rooms per unit | 4.41 | 4.42 | | |
| Population | | | | |
| Area (in acres) | 16.2 | 26.8* | | |
| Density (no. of persons per acre) | | | | |
| Coverage (per cent of land covered by buildings) | | | | |
| Number of buildings | 56 | 54 | | |
| Types of buildings | 2 & 3 story rowhses. & apts. | 2 story rowhses. & apts. | | |
| Total development cost | $3,736,646* | $4,840,000* | $2,320,182* | $33,676,299* |
| Cost of landscaping ing demolition) | $ 790,000* | $ 840,000* | | |
| Cost of land (includ- | $ 36,263* | | | |
| Cost of construction† | $2,910,383* | | | |
| Total development cost per unit | $ 5,977* | $ 5,803* | $ 5,604* | $ 5,771* |
| Construction cost per unit† | $ 4,967* | | | |
| Construction cost per room† | $ 1,125* | | | |
| Average rent per room per month‡ | | | | |
| Rental schedule‡ | | | | |
| Two rooms | | | | |
| Three rooms | | | | |
| Four rooms | | | | |
| Five rooms | | | | |
| Six rooms | | | | |
| Maximum income at admission | | | | |
| Two persons | | | | |
| Three persons | | | | |
| Four persons | | | | |
| Five persons | | | | |
| Six persons | | | | |
| Seven persons | | | | |
| Eight or more persons | | | | |
| Opening date of project | Aug. 1, 1942 | | | |

**Estimated figure.*

*†This figure includes the cost of buildings, all equipment, fees, carrying charges, and administrative charges. In 1940, the average net construction cost of privately built dwellings in Chicago was $5,294 per dwelling unit, including only the cost of structures and non-movable equipment. The comparable cost of the Ida B. Wells Homes is $3,654, and the Frances Cabrini Homes is estimated to be $3,605 per dwelling unit, $817 per room.*

*‡Figures include heat, gas, electricity, hot water, and refrigeration.*

ness are determined in an oral interview. The written examination is divided into two parts: (1) questions on engineering principles and practice, particularly in relation to maintenance of large-scale real estate developments; and (2) questions on the interpretation and execution of policies and the supervision of a large staff.

*Clerical Help.*—These are currently obtained through the United States Employment Service and through blind ads.

### The Maintenance Staff

To operate housing projects with a central heating unit, a maintenance staff of from approximately 23 to 44 men is required—depending upon the size of the project. These are union men and are employed through the help of the United States Employment Service, blind ads, and personal application filed either at the project or at the central office. (For a description of the composition and duties of a maintenance staff, *see* pp. 414-415).

### Budgeting the 60-year Life Of a Housing Project

The primary design, of course, is to establish the project on a sound financial basis. This means that rents, plus an estimated subsidy, must cover the cost of operation for sixty years. Three types of budgets are used: (1) average annual budget, (2) operating budget, and (3) budget for future maintenance. Only two types of reserves may be set up: Reserves for Vacancy and Collection Losses, which cannot be built up beyond a certain peak; and Reserves for Repair, Maintenance, and Replacements (RM & R), which can be built up indefinitely.

The average annual budget is estimated for a ten-year period. The operating budget covers a one-year period and the figures of the first year's operation of the project are the same as for the average annual budget *excepting* figures on maintenance or figures which reflect reserves. For example, Reserves for Repairs, Maintenance, and Replacement (RM & R) are built up the first part and used up the latter part of the ten-year period.

The budget for future maintenance differs from the average annual budget because it is estimated on an average of sixty years so that it will reflect the average cost throughout the life of the project. It is based on the "rule of thumb" method used by the FPHA, which, instead of using certain annual amounts per room, estimates the total structural RM & R costs on a percentage of construction costs. This method was devised to compensate to some degree for the differential in labor and material costs between various localities. The budget for future maintenance covers plumbing, heating, electrical expenses, structural expense (hardware, carpentry, roofs, masonry work, tuckpointing, etc.), stoves, refrigerators, and other equipment. For example, the annual cost of repairs, maintenance, and replacements for the heating system may be estimated by multiplying the development cost of the heating system by certain factors shown in the table on page 409.

The heating system includes the heating plant (boilers, firing equipment, heating stoves and furnaces, fans and pumps); the distribution system (distributing mains, pipes and ducts, steam meters and automatic controls); and radiation (radiators, radiator valves, traps and grills).

| *Type of Heating System* | *10-Year Aver. Annual Cost* | *Add'l. Aver. Annual Cost* |
|---|---|---|
| Management-operated High & Low pressure Steam Plants | 0.019 | 0.028 |
| Heating with Purchased Steam | 0.015 | 0.023 |
| Tenant Operated Steam and Hot Water Plants | 0.008 | 0.021 |
| Tenant-operated Warm Air Furnaces, Coal Stoves & Gas fired Circulators | 0.020 | 0.046 |
| Space heaters-oil burning | 0.120 | None |

The Income and Expense—Budget Control Statement of a housing project is divided into two sections: current quarter and cumulative figures. Each section shows the actual and the estimated figures for income and expense. Items are listed as follows:

OPERATING INCOME
- Shelter Rent Schedule
- Utility Charge Schedule
- Total Dwelling Rent Schedule
- Less: Vacancy Loss
- Dwelling Rent Income
- Non-Dwelling Rent Income
- Other Income

OPERATING EXPENSE

Management Expense
- Project Office Salaries
- Other Project Office Expense
- Central Office Salaries
- Other Central Office Expense
- Legal, Fiscal, and Other Fees

Operating Services
- Janitorial
- Exterminating
- Refuse Removal
- Watchmen
- Commercial Utilities

Dwelling Utilities
- Water
- Electricity
- Gas
- Heating
- Other

Repairs, Maintenance, & Replacement
- Grounds
- Structures
- Painting and Decorating
- Plumbing and Gas Systems
- Electrical System
- Heating System
- Elevator System
- Ranges
- Refrigerators

Miscellaneous Expense
- Other Equipment
- Community Activities
- Collection Losses
- Insurance
- Payments in Lieu of Taxes
- Reserved for RM & R
- Reserved by V & C Losses

NET OPERATING INCOME

For comparative statistics on the population, income, rental schedules, number of dwelling units, number and type of buildings, and costs of development of each project, *see* Housing Projects of the CHA, pp. 406-407.

#### Selection of Tenants

When the projects were first operated, the selection of tenants for each project was the direct responsibility of the housing manager. In order, however, to expedite and to maintain as uniform a system of tenant selection as possible, the responsibility was centralized in a Department of Tenant Selection. The functions of this department are fivefold: (1) to select tenants for new housing projects and for turnover; (2) to make an annual check-up of the income and dwelling unit of each tenant; (3) to exercise, in an advisory capacity, general supervision of all project community activities, such as nursery schools, tenant organizations, etc., and particularly those activities which are inter-project; (4) to refer tenants having major difficulties to the operating

AERIAL VIEW, IDA B. WELLS HOMES

social agency; and (5) to help relocate families who must move from buildings being demolished through slum-clearance.

The bases on which tenants are selected differ for housing projects which were in operation before December 7, 1941, and for those which were in process of construction on and after this date. Because of the acute shortage of housing and the shortage of building materials, the latter housing projects will be open to war workers only. These, however, must have the following qualifications: (1) the major wage earner must be employed by an industry working on a government war contract; (2) the yearly income must *not* exceed $2,100 (less than $1.00 an hour on a forty-hour week); (3) adequate housing is not available (either for the in-migrant war worker, or for the war worker who lives in substandard, insanitary, unsafe, or extremely overcrowded homes); (4) the family includes children under seventeen—families with young children are given preference, and families expecting their first child may also apply; and (5) the family must be citizens of the United States.

The Jane Addams Houses, Julia C. Lathrop Homes, Trumbull Park Homes, and Ida B. Wells Homes were in operation before we entered the war. Tenants for these projects were and still are selected on the following bases: if (1) their yearly income does not exceed $1,399 ($1,104 for Ida B. Wells); (2) they are living in substandard homes (unsafe, insanitary, overcrowded, dark, or unfit); (3) they have at least one child under sixteen (except for aged couples); (4) they are citizens of the United States; and (5) they have lived in Chicago for one year. Preference is made to families with the lowest incomes and to

families having the youngest children.

The actual procedure for securing tenants is as follows. Cards for each housing project are circularized, describing the rental units, the rental schedules, the necessary qualifications for tenancy, and providing an initial application which the prospective tenant may fill in, tear off, and send to the Application and Renting Office. These cards are distributed to social agencies, neighborhood parks, churches, Y.M.C.A.'s, and to low-paying industries. The latter are determined through statistics issued by the State Department of Labor and are often industries hiring many women. When these cards are returned to the Renting Office (the Department of Tenant Selection) they are filed according to project, to size of unit requested, and by date. Each month the housing manager makes a report of the vacancy in his project (normal turnover per year averages less than 10 per cent). On the basis of these monthly reports, the number of tenants needed each month for each project is anticipated. The same number of cards is removed from the files, beginning with the earliest date of application. A formal application is mailed to the applicant and an employer's reference form, the latter of which is filled out by the prospective tenant and given to the employer for verification. When these are returned to the office, a reviewer examines the forms for eligibility. If the family appears eligible, a visit is made to the home to verify the applicant's statements. A Home Visit Report, which is geared to the city code for dwellings, is filled out and scored. Applicants whose Home Visit Reports show the largest number of negative marks describing the condition of their substandard housing receive primary consideration for tenant eligibility.

**The Tenant Moves In**

When the prospective tenant has been notified that his application has been approved and a vacancy exists, he visits the housing project and chooses a dwelling unit from those which are available. A lease is signed, permitting a fifteen-day notice of termination by either the tenant or CHA, and a full month's rent is paid in advance. On the day of arrival, the manager welcomes the tenant, giving him the keys and a tenants' handbook, and explains how each family helps to maintain low-rent housing for low-income families by their prompt payment of rent and by their co-operation in the maintenance of the project. For example, the tenants' handbook, which carries for its golden rule, the banner "Live among others as you would have them live among you," lists the following rules and regulations:

*Rent.*—Rent must be paid in advance on the first day of each month. No monthly bill is mailed; rents are payable at the office.

*Keys, Lock-out Service.*—Two dwelling keys are furnished and, if necessary, a basement key and a mail box key. A charge of 25 cents is made for lock-out service during office hours and 50 cents after office hours.

*First Inspection.*—If items which are damaged or in need of repair are not reported to the management office within one week of occupancy, the tenant is held responsible for the damage.

*Dwelling Equipment.*—Besides the regular plumbing, heating, and electrical equipment, the kitchen is furnished with a gas stove, an electric refrigerator, a wooden work table, and a wooden wall cabinet. Specific instructions are given for operating and cleaning this equipment.

*Water, Gas, Heat, and Electricity.*—These are included in the rent. The tenant, however, must furnish his own electric light bulbs and is responsible for excessive use of electricity. A schedule of rates and allowances is printed at the back of the handbook. A list of safety rules on the electrical system is also outlined.

*Extermination*[2].—An exterminator makes periodical calls.

*Storage Space.*—Baby carriages, bicycles, etc., may be kept in the basement spaces.

[2] When a project is first opened, all the tenants' furniture is fumigated before occupancy is permitted.

They are prohibited in hallways, on stairs, or on stair landings.

*Garbage and Incinerators.*—Garbage must be drained and wrapped before dropping into the incinerator. Bottles and other rubbish which will not burn (excepting tin cans) must be taken to the janitor.

*Laundries.*—In each of the larger buildings, a laundry with a coin-operated washing machine, drying and ironing rooms, is provided. A schedule indicates which wash tub and drying room may be used by the tenant and when he may use them. Use of the laundry at any other time is prohibited unless special written permission is obtained from the management.

*Plumbing.*—The tenant is held responsible if a drain or grease trap becomes clogged because of garbage, grease, or coffee grounds. Use of lye for clearing stoppages is prohibited, and should it be necessary for the repair man to take extra precautions for protection against such, the tenant is charged extra.

*Heating.*—For overheating, the tenant is instructed to turn off the radiator valves before he resorts to opening the windows. If the radiator "pounds" or hisses, the management office must be notified immediately. The tenant is charged for negligence or abuse of the heating equipment.

*Floors.*—The tenant is instructed on how to keep his floors in good condition, how to clean them, and how to lay rugs, carpets, congoleum rugs, or linoleum.

*Walls, Ceilings, Doors, and Trim.*—Redecorating is done only once every three years. The tenant is responsible for cleaning and for any abuse of his premises. To avoid damaging the plaster or tiles, pictures are hung by a service man.

*Windows, Awnings, and Guards.* — Instructions are provided for keeping the windows clean and in good repair. Broken window panes are the responsibility of the tenant. Awnings or outside window guards are not permitted. Bedding, clothing, or other articles may not be hung out of a window.

*Shades and Blinds.*—Special permission must be obtained from the management to replace shades with blinds. If blinds, special shades, drape fixtures, etc., are installed, they must be left behind when the tenant leaves.

#### Prohibitions

*Noise.*—The tenant is requested to play his radio quietly and to refrain from making unnecessary noise.

*Pets.*—Animals are not permitted.

*Explosives, Firearms, and Inflammables.* These, with the exception of cleaning fluids, are prohibited. Only one quart of cleaning fluid may be kept at a time.

*Alterations.* — No repairs, etc., may be made without obtaining approval from the management. An appointment must be made for the repair man. Should the tenant be absent on the specified date when the repair man calls, he is charged for the time of the repair man—even though no service was rendered.

*Business.*—No business may be conducted on the premises. Lodgers, roomers, etc., are prohibited.

*Project Property.* — Removal of project property from the project premises, even temporarily, is prohibited.

#### Tenant Maintenance

If the tenant lives in a dwelling opening on a stair hall, he is responsible for:

1. Care of the exterior of the dwelling entrance door.
2. Care of the landing upon which his dwelling door opens.
3. Care of the stairs from the landing down to, but not including, the landing just below.
4. Care of the corresponding walls and windows up to a height which may be reached without a chair or ladders.
5. Placing all refuse accumulated during cleaning of landings, stairs, etc., into the incinerators.
6. Removal of all chalk, crayon, pencil, or other markings, for which the janitor will provide special instructions.

If the tenant lives on the first floor, he is responsible for:

1. Care of the walls up to a height which can be reached without a chair or ladder.
2. Care of stairs, if any, down to the basement and the landing at the basement floor level.
3. Care of the building entrance door.
4. Care of the sidewalk out to the main crosswalk.

If the tenant lives in a two-story building or two-story section of a higher building, he is responsible for the care of the grounds in the front and the rear of the building, including:

1. Sweeping the sidewalks.
2. Cutting the grass.
3. Weeding the lawns.
4. Raking the leaves.
5. Picking up litter.
6. Protecting the trees, vines, shrubbery, flowers, and lawns from abuse.

#### Use of Social Rooms and Equipment

Tenant organizations may apply in writing to the management for the use of the social rooms. They must list the space wanted, the equipment needed, such as card tables, folding chairs, dishes, knives, forks, etc., and the date and hours needed. A cash deposit must accompany the application to provide for breakage, cost of cleaning the equipment and space; the balance remaining from the deposit is refunded. The social rooms may not be used for partisan political,

or denominational religious purposes, and they may be used only until 11 P. M. (12 P. M., Saturday).

### The Housing Project

The Ida B. Wells Homes are both typical and atypical of the public housing projects operated by the CHA. Although it is the largest housing project in Chicago, its maintenance and management problems do not differ essentially from those of other projects. Indeed, the consequent magnification of problems attendant upon greater size may perhaps permit a more accurate test of efficient management. Nevertheless, more interesting than its size is the origin and development of this project. The Jane Addams Houses, Julia C. Lathrop Homes, and Trumbull Park Homes were built with two objectives in mind; they were constructed by the PWA (1) as the result of a nation-wide survey showing the need for low-rent housing for families living in substandard homes, and (2) as an endeavor to provide employment at a time when our work-peak was low. Thus, these projects were initiated by an outside agency —the federal government; they *were not* a direct expression of local community activity or sentiment. Consequently, the management was faced with the major problem of breaking down community antagonism and re-educating the tenants—or prospective tenants —as to the purpose of public housing and the facilities offered. Even after occupancy of the projects, a mutual isolation between tenants and surrounding neighbors had to be overcome. On the other hand, the Ida B. Wells Homes *were* a direct expression of local community activity. Not only were they constructed by the CHA, a local housing authority, and constructed by private local contractors, but they had been desired and fought for over a number of years by the local Negro community itself.

There are two other aspects to the Ida B. Wells project which make it unusually interesting. In the first place, from the standpoint of construction, the project is unique in Chicago. It not only incorporates the experience of the three PWA projects, but it was built before December 7, 1941—before we began to feel the acute shortage of building materials. In the second place, when the project was being constructed, some people expressed apprehension as to whether or not the Negro tenants would assume responsibility for their premises and the lawns, etc. The result? Last summer, for example, the tenants held a flower contest.

The Ida B. Wells project contains 1,662 apartments comprising 125 buildings spread over 47 acres. Approximately 7,000 people live in the project; children constitute almost one-half of the population.

Annual income figures recorded as of November 12, 1941, indicated that 24 families earned less than $399; 111, less than $499; and approximately one-half of the families, less than $775. Not one family received more than $1,106.[3]

Yet with the average family earning only $60 a month, the rent collection from January 18, 1941, to December 31, 1941, totalled $297,257, showing a loss of only $157, or one-nineteenth of 1 per cent.

*Construction.*—Each apartment of the Ida B. Wells project is fireproof. The supporting columns and floors are made of re-enforced concrete; the outside walls are non-bearing. The ceilings are made

[3] Since the war, approximately one-third of the tenants have received at least a 20 per cent increase in income. However, the average family spends approximately one-third of its income on rent. Consequently, there has been slight tenant turnover due to excess income.

of concrete beams with tile inserts over which is laid an expanded metal lath and three coats of plaster. The inside partitions of the dwellings are made of 2 inch-thick channel iron supports to which is attached an expanded metal lath on one side and plaster on both sides. The walls between the dwellings are constructed of 8 inch hollow tile, with an expanded metal lath on each side overlaid with plaster. Casement or double hung steel windows have been used.

*Decorating.*—In order to permit the plaster to cure, an initial coating of a lead and oil primer and cold-water calcimine was applied. (This does not include the kitchens and bathrooms which received an initial coating of lead and oil primer, flat lead and oil, and full gloss lead and oil enamel.) At the end of the first year, the calcimine was washed off the walls and ceilings, the plaster was patched, and the surfaces were covered with one coat of enamel. The corresponding units of all the apartments are painted the same color: kitchens are blue-gray; bathrooms, green; and living rooms and bedrooms, light peach. Each apartment is renovated for new tenants.

*Heating.*—The Ida B. Wells Homes are centrally heated from one of the largest forced hot water plants in the world. Two closed systems are used, one for heat and one for hot water. The mean temperature maintained is between 72 and 74 degrees. In order to avoid unnecessary heat loss, the transmission temperature is kept comparatively low. Daily coal consumption averages, during winter months, fifty tons—or one carload.

*Maintenance.*—Except for the number employed, the structure of the maintenance staff of each project is analogous. The Ida B. Wells project has a normal staff of approximately forty-four employees, including the following:

5 engineers
4 firemen
1 janitor-foreman
16 janitors
1 landscape-foreman
1 assistant landscaper
2-9 temporary landscapers
1 painter-foreman
8 painters
1 shopman
1 night watchman
1 carpenter

There are ten janitorial stations, each covering an area of from 140-170 apartments, or an average of 166 apartments. It is the duty of a janitor to: supervise the tools and equipment belonging to the station; police areas and stair halls; check public lights; maintain window screens; maintain incinerators and basements; wash public windows and walls of public stair halls; and make reports.

The landscaper must maintain seven acres of lawn (there are seventeen and one-half acres of gravel) and 4,000 trees of various kinds. In addition, he is responsible not only for the vines but also for all the fences.

Besides doing general carpentry work, the carpenter has charge of both the interior and exterior of 8,000 doors, 1,400 windows, and screen doors.

The electrician supervises the general electrical distribution of the project, including 103 electrical motors of various horsepower, time clocks, fuses, 12 transformer substations, and 150 distributing panels.

The night watchman patrols the premises, basement apartments, administrative apartments, and answers trouble calls.

The stock clerk has charge of sup-

plies, including more than 3,000 items of hardware, janitor, and boiler room supplies.

In order to maintain efficiency above the average, a shopman is employed. It is his duty to have all equipment ready for immediate use.

Finally, the general superintendent is responsible for the maintenance of buildings and grounds and for the operation of mechanical and electrical equipment. He must:

1. Supervise the operation, maintenance, and repair of the heating plant, heat distribution system, water supply and sewerage system, and the electrical supply and distribution system;
2. Supervise major repairs and replacements furnished under non-personal service contracts, including the writing of specifications and inspecting and certifying work done under contract prior to payment;
3. Determine and requisition, upon approval of the Supervising Engineer, types and amounts of materials, supplies, and equipment required for all work to be done under his supervision;
4. Cause to be prepared and maintained all records of coal, water, gas, electricity, and supplies consumed, steam generated, and other reports required incident to the operation and maintenance of the buildings, equipment, and grounds;
5. Supervise janitorial work, watchman service, carpenter work, painting, decorating and renovating, general building repairs, repair of gas ranges, repair of electric refrigeration, and repair of laundry and drying room equipment.

*Community Activities.* — Since only families with one or more children (excepting 10 per cent occupancy restricted to aged couples) are eligible to live in the project, and with a total of 1,162 families, the Ida B. Wells project has become known, as have the other housing projects, as the "City of Children." Such a dense population of children within a prescribed area means increased maintenance problems. These problems cannot be solved entirely through the construction of playgrounds, etc., although the following are provided: 23 playground areas—exclusive of the gravel areas which also serve as playgrounds; 52 swings in 19 locations, 11 slides, a play-school for pre-school children, and club space for juvenile organizations. The problems must, however, be solved through management-tenant co-operation. Thus, in order to help the tenants become rehabilitated and therefore to help minimize costs by minimizng destructive propensities, community activities have been developed.

Organized activity for the juvenile population include not only the usual Boy Scouts, Girl Reserves, Camp Fire Girls, etc., but classes in choral singing and in crafts, etc., organized recreation, and a play-school for pre-school children. Indeed, a junior government of the Homes, the Wellstown Junior Municipality,[4] has been developed—having its own constitution and an elected mayor.

A community center is provided for clubs, play groups, classes, exhibits, movies, parties, teas, and various entertainments. Tenant organizations, of which there are thirty-odd—including a furniture and clothing exchange, a co-operative store, and a weekly newspaper, are encouraged by the management, but the full responsibility—financial and otherwise—rests with the tenants.

[4] The Julia C. Lathrop Homes has a similar organization called the Lathrop Junior City, numbering between 500 and 600 citizens of teen age. The organization has its own court—a criminal court—which passes judgment for crimes of: (1) disturbing the peace (interfering with the orderly progress of some recreational activity, fighting, etc.) and (2) malicious mischief (breaking windows, climbing trees, defacing buildings, etc.). Sentences may be from one to thirty days or fines from one to fifty cents. If a culprit cannot pay a fine, he may be sentenced to hard labor by the judge (cleaning up an area of litter, etc.). While any sentence remains unsatisfied, the "criminal" is not permitted to participate in any recreational activity within the project.

**Lawns should be planted in the fall**

# Lawn Construction and Management

By *R. S. Chamberlin*

**No lawn should be constructed without making an initial diagnosis of the factors influencing growth, such as soil fertility, drainage, shade, etc. Type of grass used depends upon climate and the purpose for which it is intended.**

IN MOST regions, lawns should be planted in early September. This is a generalization based on the Midwest. Differences in climate, soil fertility, drainage, temperature extremes, and other geographical variables determine the culture and management of plants, particularly lawns, but the Midwest is subject to extremes of all kinds and, consequently, any turf which survives in a satisfactory manner in this region may be considered as adaptable to most sections of the country.

### Factors Influencing Growth

No program of lawn construction and management should be undertaken until a thorough diagnosis has been made of all elements having an influence on lawn upkeep. Such an analysis should be based on the following factors:

*Soil Fertility.*—Basic to the success of any satisfactory lawn turf is soil fertility. It has been proven that the most common and successful turf grasses do not require more than 3½ to 4 inches of good fertile surface soil to sustain satisfactory growth. Examination of countless numbers of individual grass plants shows that grass roots do not normally go below such a depth in order to obtain the necessary amount of moisture and food. Thus, the first step in lawn construction is to invest in 4 inches of good top soil. A satisfactory lawn will never result from merely carrying on a fertilizer program. The basic "good earth" must be there to begin with—just as a building will always be as strong as its foundation. Even though the initial cost of applying top soil may appear high, in the long run the savings will be apparent over unsuccessful expenditures for fertilizers.

Evidences of low soil fertility are shown in the presence of sparse and weak growth of grass, an abundance of moss (particularly if the drainage is poor), and an over-abundance of weeds. Most local farm bureaus or other agricultural agencies are equipped to make soil tests to determine whether or not the soil is low in any one of the three vital elements—nitrogen, phosphate, or potash. If the test proves the soil to be deficient in fertility, but adequate in the other prerequisites of a good soil, the proper selection of a fertilizer will probably solve the deficiency.

*Drainage.*—Lack of adequate drainage, particularly on heavy soils in shady locations, is one of the prime reasons for lawn failures. Sluggish drainage creates a waterlogged condition of the soil which has a tendency to lock the elements of fertility from the grass roots struggling for air as well as food. A somewhat porous or granular condition of the soil is ideal inasmuch as aeration of the root system has been

found necessary for most lawn grasses.

Symptoms of a poor drainage condition are almost identical with those of low soil fertility. In fact, both conditions go hand in hand—since an incorrect balance of soil moisture and air will result in starvation. Such a situation generally results in an acid soil condition (a Ph reaction of less than 7.0, generally in the region of 4.5 to 5.5). Tests for acidity can be made by the same agencies which test soil fertility, and corrective measures can be prescribed as a result of such tests. In the Midwest, where the top soil is extremely rich, black, and deep, but of a very high colloidal content, improper drainage is one of the chief reasons for turf failure. This situation is further complicated by a very impervious subsoil which completes the waterlogged condition. Such a situation becomes evident in thin turf texture, and in the presence of an abundance of plantain weeds and moss. During the hot dry months of the year such a heavy soil will invariably crack wide open, while at the same time becoming so hard that root and consequent leaf action is practically impossible.

Research indicates that an ideal soil composition for growing grass will analyze approximately 50 per cent solid, 25 per cent moisture, and 25 per cent air. In practical terms, this is soil which, in a moderately moist condition, will form a very loose pellet, and which, in a relatively short time, will crumble and disintegrate into a granular state. If, on the other hand, the pellet is somewhat plastic in texture and dries to a smooth hard mass, it is quite evident that the soil composition is much heavier than desirable. Under-drainage should then be provided by a system of 4 inch farm tile line. Such drainage, in conjunction with added humus or organic matter in the soil, will cause much more rapid leaching after rainfall, and consequently the soil particles will dry out faster to form a more healthy granular condition. The result is a "friable" soil which is favorable for aggressive root action.

*Shade.*—Here again is an influence closely allied to the conditions already discussed. Excessive shade—less than 3 hours a day of sunlight—has a twofold damaging effect. Most basic grasses are considerably more tolerant to extremes of sun than to shade. An adequate amount of sunlight is necessary for the production of chlorophyll, and when this process is slow, the food manufacturing system of the entire grass plant is not adequate to sustain itself in an aggressive, healthy condition. If the leaf manufacturing plant is weak, the root system will also be weak, and the leaves will suffer for lack of adequate food released by absorption from the soil through the roots. In other words, an excessively shady condition will most likely show the same symptoms as low fertility and poor drainage. The growth will be weak, soil evaporation will be slow, and consequently, drainage will be poor. Moss and plantain will probably appear to fill the voids caused by dying out of the turf.

Treatment will depend upon the amount of shade and as to whether or not the influence creating the shade can be altered to allow for more sunlight. Assuming the condition at its worst and that the shade is caused by immovable objects such as buildings, the only solution is to "cut and try," selecting a shade tolerant grass such as *Poa Trivialis* (no longer available), Chewings fescue, or perennial Rye grass. Prepared shade mixtures containing these types are made up by most seed

houses. If, after a reasonable length of time for trial in which every possibility for improvement of the grass crop has been exhausted, it is impossible to get a stand of grass, the area should be planted with one of the many shade tolerant "ground covers."

Among the most satisfactory perennial ground covers that can be recommended are: Baltic ivy *(Hedra helix)*, Winter creeper *(Euonymus radicans)*, Myrtle or Periwinkle *(Vinca minor)*, Bugle *(Ajuga Reptans)*, and Japanese Spurge *(Pachysandra terminalis)*.

*Tree Action.*—Trees, however desirable, cannot help but have a negative influence on the growth of surrounding turf grass. As a matter of fact, certain trees such as maples and walnuts make it almost impossible for grass to grow in the immediate vicinity.

The damaging action of trees is at least four-fold: (1) the overhead structure of the tree causes a shade condition; (2) the aggressive surface root activity of the tree causes a draining action of the soil nutrients that normally would be used up by the grass roots; (3) the tender grass growing under the protective shade of the tree is spattered by water dripping from the overhead branches long after a rain — such repeated action erodes the earth around the grass roots causing them to dry out; and (4) the rain drops falling on the leaves after the sun is out will create a condition where sunburning or scorching may ensue.

Culture in a situation of this kind would be based on: the selection of a shade tolerant grass type; the elimination as far as possible of fibrous surface tree roots; and periodic rebuilding of the lawn, perhaps every four or five years, depending upon the seriousness of the situation. Grasses which grow underneath the trees will require considerably more frequent fertilizing. Such areas will also require more water because of that being used by the strong pull of the tree roots. In construction, the situation can be helped by the incorporation of humus or peat moss into the surface soil surrounding the tree so that moisture can be retained longer than is normal for the use of the grass roots.

*Grading.*—Sharp slopes are conducive to rapid run-off. Rapid run-off will result in lack of adequate moisture in the soil, a thin, starved turf, and consequent erosion. For this reason, it is always preferable to eliminate terraces wherever possible and to keep slopes as gentle as conditions will permit. If it appears to be necessary to have a sharp break in grade such as is all too frequent in "terrace" conditions, a dry retaining wall may be the more economical and pleasing answer in the long run.

It is also desirable that drainage always be positive—that is, no localized slumps or saucers where water or snow can collect should appear in the lawn. Such conditions often result in poor drainage and consequent winter killing.

*Toxic and Insect Conditions.*—When it appears that every other influence has been directly provided for and still the growing of a uniform healthy turf is not achieved, there may be certain toxic or disease influences causing the dying-off reaction of the lawn. Such conditions can be caused by fungus in the soil; grubs or beetles in the grass roots; gas escaping from subterranean mains; or conceivably by foreign materials in the surface or subsoil such as cinders, lime, plaster, etc. Inasmuch as these factors are specialized ones, a certain amount of exploring must be done, soil tests made, and corrective measures determined.

*Traffic Injury.*—There is no turf known that will stand unreasonable abuse caused by foot traffic. Not only is the stem and leaf structure of the grass trampled and broken, but the ground becomes packed under constant impact. Naturally no satisfactory turf can result. These conditions are probably self-evident and can only be corrected by placing a hedge or planting in strategic locations to effect control.

### Grass Types

Lawn grass types are divided into three categories — "basic" grasses, "nurse" grasses, and "special-purpose" grasses. The basic grasses are likely to be rather slow to germinate and develop, but once established, they are of a long lasting hardy type. The nurse grasses, on the other hand, generally germinate very rapidly, but are usually short-lived or even annual. The purpose of the nurse crop is exactly what the name indicates. Such grasses quickly get their feet in the ground, germinate, and form a holding cover for the permanent type basic grasses to follow. The special-purpose grasses are incorporated into the seed mixture primarily for the purpose of coping with conditions requiring certain tolerant types.

*"Basic" Grasses.*—In the Midwest and in most places other than the South, the most important basic type is Kentucky Blue grass *(Poa Pratensis)*. Another type consists of certain varieties of Bent grass *(Agrostis)*. Bent grass, although very attractive, requires much care in order to make a permanent and satisfactory installation. One other hardy grass, Chewings fescue *(Festuca rubra falox)* makes a very desirable grass type in areas where the soil composition is favorable to its growth. However, neither of the latter can be recommended as freely as Kentucky Blue grass.

*"Nurse" Grasses.*—Nurse crops are good insurance at all times but should be used particularly to assist in the difficult growing conditions of spring seeding. They are valuable for their ability to arrest possible erosion of fresh seeding, and for their shade influence as insulation from the baking action of the sun. The heavy leaf structure of the nurse crop forms a protective canopy over the more slowly developing tender permanent grasses. At the end of the fall period, the nurse crop has fulfilled its mission and will probably disappear—leaving the field clear for the basic grass to take over in the spring.

Desirable nurse grasses would include Red Top *(Agrostis palustris)*, perennial Rye grass *(Lolium perenne)*, and annual Rye grass. In some cases, White Dutch clover is inserted into the mixture because of its quick germinating ability and tendency to spread in order to keep out the weeds. Since clover is not a true grass, it is not always considered desirable for a fine textured lawn. It is a legume, however, and therefore has nitrogen fixation properties. Consequently, if clover is not considered objectionable, it provides a nice balance for the nitrogen requirements of Kentucky Blue grass. This value is somewhat offset, however, because of the tendency of clover either to become dominant in the turf, or to disappear altogether. When conditions are "right" for clover, it is nearly impossible to keep it from coming into the lawn whether it is deliberately seeded or not. On the other hand, if conditions are not favorable, a seeding of it will disappear.

*"Special-Purpose" Grasses.* — For counteracting shade, the most commonly used special-purpose grass is Rough

Stalk Meadow Grass *(Poa trivialis)*. This type is very tolerant to shade, but since it is imported from Denmark, it is no longer available. Chewings fescue is another special-purpose grass, noteworthy for its tolerance of hot, dry shade, and for its ability to thrive on abnormal slopes under adverse conditions. Unfortunately, fescue has a tendency to grow in clumps or isolated mats. Unless conditions are perfect, it will never knit into a satisfactory lawn. Other special-purpose grasses include Canada Blue grass *(Poa compressa)* and Wood Meadow grass *(Poa nemoralis)*, the latter of which is sometimes used in commercial shade mixtures. These two grasses are likely to be unsatisfactory because they are likely to coarsen an otherwise fine textured lawn.

*"Filler" Grasses.*—This type of seed appears in many commercial mixtures for the sole purpose of providing weight — so that the more expensive grass types are not used in true proportion. Consequently, it is important when buying seed to examine the certified analysis required of all seed mixtures. If germination and purity percentages are not within the limits of 85 to 100 per cent, or if weed content is more than 0.25 per cent, or if the percentage of inert matter (chaff) is disproportionate, the seed is not a good value at any price.

In general, the most satisfying grass texture is achieved by planting a solid mass of one basic type. Once established, Kentucky Blue grass has the ability to form such a turf. However, in certain sections of the country a combination of basic grasses is necessary in order to sustain a pleasing lawn through all months of the year. The most desirable basic grass combining with Kentucky Blue grass is Red Top (recleaned). Red Top is recommended with Kentucky Blue grass for the reason that Blue grass, although maturing early in the spring, will go into dormancy during mid-summer. Red Top, on the other hand, is slow to start but will mature in mid-summer. As a consequence, this combination under ideal circumstances should provide a pleasing turf the entire growing season of the year.

Suggested Grass Mixture

*Sunny Areas*

| Type | % | Purity | Germination |
|---|---|---|---|
| Kentucky Blue | 75% | 90% | 85-90% |
| Red Top | 20% | 90-93% | 90-93% |

*Shady Areas*

| Type | % | Purity | Germination |
|---|---|---|---|
| Poa trivialis | 70% | 90% | 85-90% |
| Kentucky Blue | 20% | 90% | 85-90% |
| Perennial Rye | 10% | 95% | 98% |

**Fertilizer Program**

Most authorities agree that a complete mixed fertilizer containing nitrogen, phosphate, and potash is necessary for turf production. Authorities disagree, however, as to which of the first two elements, nitrogen or phosphate, is most important in the mixture. At the University of Illinois, we use nitrogen in at least twice the quantity as the sum of the next two elements.

Our present construction fertilizer is a mixture in the relation of 10-6-4. We use this fertilizer only in construction and apply it at the rate of 10 pounds per thousand square feet. Such a fertilizer is predominately of an inorganic type and therefore quickly available and rapid in action. In addition to this mixture, we also add 20 pounds of super phosphate per thousand square feet into the soil during the process of finished grading. The super phosphate is added separately so that it can be worked into

the soil deeper than the other fertilizers would normally be applied. The reason for this is that super phosphate or any phosphate is relatively inert and will not move around much. Consequently, phosphate must be located somewhere within reach of the grass roots.

In lawn maintenance, however, we use only organic fertilizers (at the present time, soy bean meal), applied at the rate of 20 pounds per thousand square feet in the autumn. Recent research indicates that it is inadvisable to apply organic fertilizers in the spring, because organics are relatively slow to become available to the grass. As a consequence, unless they are put on very early or in the preceding fall, they do not become available in time for the basic grass to absorb for spring growth —in which case, the organic elements become available at just about the time the annual weeds are starting germinations in the latter part of the spring. This situation, of course, results in a greatly stimulated weed growth with resulting detrimental action to the turf. Consequently, we have adopted the practice of applying only rapidly available inorganic fertilizers in the spring. Fertilizer maintenance requirements in the fall are provided by organics only—since these are generally less expensive than inorganics and, because of their slow releasing properties, they are longer lasting in their effect. Soy bean meal, cottonseed meal, activated sludge, and stable manure are examples of organic fertilizers.

Ground limestone or hydrated lime should be added to the soil *only* if the soil analysis indicates the need of a sweetening agent. This, of course, is contrary to old established practice which made it more or less ritual to apply lime or bone meal in the spring and fall whether it was needed or not. Indeed, much time and money could be saved by consulting local farm bureaus or state agricultural experiment stations as to the type and quantity of fertilizer food needed.

### Lawn Construction

Good lawn construction is based on an understanding of the requirements necessary for the development of the grass seeds into lawn turf. For example, in order to germinate, a seed must have moisture enough to soften its outer coat and warmth enough to start the internal processes of germination. This can be readily proven by merely surrounding the seed with absorbent cotton, moistening it and placing it in a warm place. Germination will rapidly result. However, once beyond the phase of germination, the seed will require available food with which to grow and develop.

As a preliminary to construction, the subgrade should be leveled off from 4 to 6 inches below, parallel to the desired finished grade. After the subgrade has been prepared, from 4 to 6 inches of top soil of a good fertile, friable character should be applied. The top soil is raked smooth, and the rough material and debris removed. Super phosphate, at the rate of 20 pounds per thousand square feet, is applied and raked into the soil. The area is leveled off and finely graded, with the surface worked into a loose mealy condition for the seed bed. Seed is applied at the rate of 4 to 5 pounds per thousand square feet and the inorganic fertilizer is spread at the same time, at the rate of 10 pounds per thousand square feet. These applications are floated very lightly into the soil and thinly covered, using the back of the rake for this purpose. A light rolling

should follow in order to pack the earth firmly around the seed, and a thorough but soft watering completes the operation. For good results, the soil must be kept fairly wet to induce rapid germination during warm weather. Following germination, the new grass should receive frequent deep waterings until well established and able to take care of itself—after which watering should be done only short of injury resulting from drying out.

**General Maintenance Practice**

As a result of considerable trial, error, and research, the following routine in lawn maintenance has been adopted at the University of Illinois:

1. All areas are fertilized in the latter part of September with an organic fertilizer.
2. Lawns are never watered unless it is absolutely essential to do so in order to keep the turf from disintegrating due to drying out. In other words, we do not try to keep lawns from bleaching in mid-summer as conditions are much too extreme to overcome. We have found that by trying to hold grass green under these conditions the only result is a good crop of crab grass, and the greening up of the turf is not lasting. Kentucky Blue grass lawns, once established, are very tough and, if allowed to take the summer as it comes, will eventually show a healthier stronger texture than lawns which are watered during the extremely hot weather.
3. The mowing height is kept between 2½ to 3 inches. The result is a firm well-insulated turf with plenty of leaf stock to encourage an aggressive root action. This practice is disappointing at first because the grass has a tendency to bend under mowers at the 2½ to 3 inch height. However, after a few weeks of such practice, the grass finally stiffens up and becomes dense and thick underfoot.
4. In general, we try to confine our lawn construction work to fall only. Spring seeding in this area is a very dubious proposition at best, inasmuch as the newly germinated grass at its tender stage is subjected to more and more heat and drought as summer progresses.

   Lawns planted in early September however, have the advantage of establishing themselves under cooler and more moist conditions as the season progresses. There is still enough heat in midday to provide the necessary warmth for growth, but the heavy dews and frequent rainfall provide enough moisture to offset the transpirational losses. As a result, the growth rate is rapid and a lawn under normal conditions should become firmly established by the time the growing season is over and winter begins. Under no circumstances is spring seeding recommended, unless it is absolutely necessary to provide cover by a given time. It is distinctly not a good investment and the results are rarely satisfying.

Much research is being done on weed control at the present time. Many of the larger golf clubs across the United States are actively undertaking a chemical weed eradication program. However, since much of this work necessitates an outlay of relatively expensive equipment, until the technique has been further simplified and made more foolproof, the program cannot be recommended without qualification to the average home owner. The application of

chemicals is not only precise, but often dangerous work—many of the materials used (notably arsenic and sodium chlorate) if incorrectly handled, are harmful to human beings. There is promise of a great future in this particular phase of lawn management, but until the technique is made available to all, weed control must be gained by other means.

The foregoing discussion naturally does not do more than explain superficially the processes thought to be chiefly responsible for the success or failure of grass crops. It must again be emphasized that this technique and procedure will not be adaptable to all sections of the country. Moreover, the grass types mentioned will not tolerate the climate or soil conditions of all sections of the country, particularly the South. However, the factors influencing growth enumerated in the early part of this article will hold good anywhere.

It cannot be too strongly emphasized that the state agricultural experiment stations are in the best position to offer specific advice as to lawn requirements and culture in their particular area. These stations are equipped with testing and laboratory facilities, and stand ready to serve in a technical way the needs of the home owners in their individual states. Make use of these facilities, read their publications, and most of the guess work will be taken out of your lawn problems. In fact, many of your problems will be eliminated.

**An Interlocking or Straight-line Organization?**

# Nature Delegates Authority

By *Hobart Brady, C.P.M.*

**Nature has developed in the human hand the ideal administrative set-up. In it, she has combined three principles: (1) flexibility at the extremity, (2) careful instructions, and (3) delegated authority. A similar administrative structure is a "must" for the survival of any business—including property management.**

PROPERTY management executives concerned with the development of a more perfect organization should consider the human hand—nature's masterpiece in organizational technique. In childhood we learned, "The heart plans, the mind directs, and the hand executes." To most of us it remained elementary physiology. We failed to see beyond an enumeration of phalanges, flexors, or neurones. It was not revealed to us that in the human hand, nature had brought to perfection the principles of group action.

Primordial man discovered the executive possibilities of the human hand upon hurling his first rock and gripping his first club. It was to become the special agency by which he was to achieve mastery in creation. It was to enable him to transcribe his thoughts on to canvas and upon stone. It made possible the development of the manual arts from which grew our machine civilization.

What are these qualities of organizational perfection which are embodied in the human hand? Two qualities stand out above the others. The first is the development of flexibility at the extremity and not at the source of the unit. There are twenty-seven bones in the hand and only three in the arm. Nature employed admirably what students of administration now term the "span of control" by going into production on a hand of five fingers and fingers of three flanges. What a perfect illustration of efficient administrative breakdown! Nature made use of the familiar units of "three" and "five" in laying the mechanical foundation for manual dexterity.

This appropriate mechanical foundation was not sufficient to enable the human hand to reach its full executive possibilities. Nature added the element of sound administrative policy. The policy is careful instruction followed by extensive delegation of authority and responsibility. In the hand we call it reflex action.

The mind patiently trains the fingers in new and unaccustomed activities. In obedience to the policy of delegated authority and responsibility, the mind places the fingers "on their own" at the earliest possible moment and retires more and more from active participation in the act. The mind is disposed to trust the fingers. "Go, fingers, go," urges the mind of the artist, and the strains of a mighty concerto issue from the piano. Nature is aware of the frustrations that would result if the mind were inclined to harass the fingers with detailed and often remandatory instructions in the midst of delicate manual operations.

It is true that the fingers sometimes run amuck in their exercise of reflex

action. So serious may be the results of this misstep that a finger or even an entire hand is lost. The mind accepts this hazard. What is more notable, we observe no disposition upon the part of the mind to revoke the policy of delegated authority or to cancel the privilege of reflex action in event the fingers commit some tragic error. The whole complex functioning of the human animal is founded upon it.

### "Red Tape"

At this point it might be well to consider one of nature's more ludicrous experiments in group organization. It is the two-toed sloth. Here we find a violation of the principles we have been observing. As its name indicates, the sloth has a hand of two toes or fingers. The sloth functions upon a policy of complete centralization of power. It denies the privilege of reflex action to its fingers. The fingers are dependent upon the brain for specific instructions. Two fingers to the hand is all the sloth can manipulate in this fashion. What is the result? The sloth has become a defenseless little animal and the laughing stock of all creation. It boasts a single distinction. It can sleep suspended downward from a limb. Its obedient fingers, bereft of any capacity for reflex action, can be depended upon to cling to the limb until a conscious impulse from the brain of the awakened animal gives specific instructions to move.

These observations of nature's simple philosophy of administration help us to understand the frustrations which often plague the functioning of government and big business. In governmental administrative procedure and in the home office policies of many large corporations, there is a drift away from "flexibility at the extremity," or field of action, achieved through "reflex action" or delegated authority. As the complexity of the operation grows, the "fingers of the organization" are shorn of their authority and the "mind" of the organization attempts an increasingly detailed supervision and direction of all activity. This process may continue until the fingers of the organization, its field and local representatives, are reduced to a status comparable to the fingers of a two-toed sloth. Mammoth organizations may thus fumble unsteadily along, with the prodigious but ineffectual efforts of a child consciously endeavoring to walk. Organizations thus shackled have at times found their only salvation in an insurrection of loyal "fingers" who ignored instructions, usurped authority, and saved the day.

Many executives who theoretically subscribe to the policy of delegated authority and responsibility fail to achieve it in their own organizations. A notable example is a prominent Kansas wallpaper and paint dealer who was absent from his office when notice of an imminent price advance was received. Upon returning to his office too late to take advantage of the notice to profitably increase his inventory, he reprimanded his store manager. "This is a case," he declared, "when you should have taken the bull by the horns and bought heavily." "I would have, sir," responded the manager, "but the bull wasn't here."

### Why Bureaucratic Control?

Why are these simple principles of manual dexterity so frequently missing in the field of business and governmental administration? Why cannot the activities of men be co-ordinated along the pattern followed by nature in perfecting the human hand?

The primary obstacle is the behavior differences between fingers and men. The mechanistic reactions of a finger can be accurately calculated. A finger possesses no private notions. It is not contrary. It harbors no envy of other digits. Once adequately trained for its task, the finger can be depended upon for the uniformity of action which is so essential in complex corporate effort. That is why the mind can so freely trust the fingers.

Men are more perverse. They can think. They are swayed by prejudice, envy, and selfishness. The nature of man is individualistic. Participation in group effort is the nature of a finger, with man it is a matter of discipline.

This explains why so many administrators are impelled to surround their subordinates with burdensome restrictions. They seek by detailed instructions to protect against any adverse outbreak of "individualism." This tendency seems to grow in direct ratio to the distance of the central office or seat of government from the field of operations. As the distance grows, the degree of central office familiarity with the personnel of local representation and conditions affecting local operations diminishes. This aggravates the impulse to impose more restrictions and to dictate procedure in greater detail.

#### Formula for Delegated Authority

How can the principle of "flexibility at the extremity," which nature has found so effective, be safely applied to the group activities of men? Here is a formula:

1. A new emphasis upon the element of personal character and character background in the selection of local or field representatives. This will require a new evaluation and appreciation of the old-fashioned virtues of honesty and integrity. In them we will find the best safeguard against abuse of delegated authority and the best guarantee of stability in action. Let us come to the conclusion that no amount of systematized checking or operating restrictions will offset the defects of an incompetent, dishonest, or unstable representation.

2. A more rigorous preparatory training going beyond the field of the technical knowledge required into the preparation of the individual for the development of judgment and the determination of policy. Adequate training is a prerequisite to the delegation of authority and responsibility.

This formula, of a higher standard in the selection and training of personnel, would assemble a field organization worthy of and capable of exercising delegated authority. The central office policy then should be re-oriented upon a basis of delegating the maximum authority and responsibility to the unit of local representation as rapidly as the unit is capable of and willing to assume it.

#### Panzer Units or a Maginot Line!

The test of such a policy comes in the faith with which management can accept errors in individual judgment and even breaches of individual trust. Can it still believe the spontaneity of action —the *esprit de corps* which delegated authority and responsibility makes possible—is of greater worth than a ponderous system of detailed instructions which, in an effort to eliminate individual error, curbs individual brilliance as well? Can the management base judgment upon the quality of its local representation by a look at the "average" of the record and refrain from forming judgment in the light of an

individual, isolated case? At this point it is easy to re-enact the absurdity of Scaevola, who, in an effort to free the Etruscans by killing King Parsenna, killed the king's treasurer in an error of mistaken identity. Scaevola sought to compensate for his error by burning off the hand which misdirected the dagger.

All this is more than an interesting analogy from a physiology book. A more terrible portent of the future in corporate management is to be seen in the tempo of modern warfare. What a mockery "blitzkrieg" made of a world entangled in the interminable "rules" of bureaucratic procedures.

In northern France we observed the results of a new style of military machine founded upon the principle of self-sufficient free-acting, local units operating within the framework of a general plan, falling upon a military establishment where lines of authority were clogged and obscured by a complex centralization of control. Panzer units swept past enemy headquarters where fussy old generals fiddled with their files. The breathless tempo of modern warfare developed as authority and responsibility was allowed to flow back to highly trained, self-sufficient, local units. It is a study in synchronizing without centralizing.

This lesson in the philosophy of administration will not be lost. It will dominate the peace. It will be adapted to post-war business organizations and will precipitate a velocity of organizational competition as startling and as revolutionary as blitzkrieg proved to be in the field of military science. Wise administrators will give serious thought to the adoption of this principle to their respective enterprises. It will affect every field of corporate activity, including property management. How will it find your organization?

# MAINTENANCE EXCHANGE

*Richard Lawrence Nelson, C.P.M.*
EDITOR

**Letters of Inquiry, Comments by Readers, Notes by the Editor**

## Incendiary Bombs

A considerable amount of conflicting information has been given out on the technique of handling incendiary bombs and on the methods of extinguishing the fires which they cause. In the extensive use of incendiaries over England, it was found impossible for the regularly constituted fire-fighting staffs to handle the multitude of small fires which were started. A considerable amount of responsibility, therefore, devolved upon the householder and upon neighborhood volunteer groups. The probability of similar bombing in this country requires that every property manager, and more particularly his "on the spot" employees, be thoroughly familiar with approved fire-fighting techniques.

Bombs used in air raids to spread fires are made in two, six, twenty-five, and fifty pound sizes. The two pound incendiary has been used in the largest quantities and represents the principal problem for the general public. The heavier incendiaries are usually saved for industrial areas. The size of bomb, however, is less important, from the standpoint of the local fire watcher, than the material of which it is composed. The main types of bombs and methods of handling are as follows:

1. *Magnesium bombs.* — This is the most common type of all. Those used over English cities were almost exclusively two pound magnesium bombs with an ignition core of thermite. The most easily available material for controlling these bombs is sand, though there are a number of commercially prepared powders, and other extinguishers. The "sand, pail and shovel" technique for handling magnesium bombs has been widely publicized and involves insulating the bomb as well as possible with sand to cut down heat radiation. A *spray* of water, while of no assistance in putting out the bomb, does speed its combustion and lessens somewhat the period during which it is dangerous. Until recently, one of the cardinal prohibitions of Civilian Defense technique involved the use of a heavy stream of water on such incendiaries. A heavy stream striking the bomb causes it to explode thereby spreading the fire as well as endangering the operator. There have been a number of news releases within the past few weeks, however, which claim that the burning period is shortened so decidedly by this process that it is well worth the difficulties that it causes. The average operator, however, is better advised to stick to the light spray or "fog" technique.
2. *Thermite bombs.*—These are in the same category as the magnesium bombs and should be handled in the same manner.
3. *Liquid oil bombs.* — The fire resulting from one of these bombs is simply an oil fire and may be controlled like any fire in oil or gasoline.
4. *Solid oil bombs.* — These are made of oil in a jelly form and are handled in the same manner as the liquid type.
5. *White phosphorus.* — These are fairly low temperature incendiaries and are used primarily over highly inflammable areas, such as wheat fields and dry forests. Small pieces of burning fragments

are distributed over a wide area, sometimes 100 yards in diameter. They may be controlled with water, but great care must be used, because as soon as the water evaporates, the phosphorus again ignites in the air.

Incendiary bombs should not be approached immediately, and then only with great care, because both the magnesium and oil type of bombs may contain delayed action explosives. In England this was true of about one in fifty. While the explosions are usually of small magnitude, an inverted table or some other type of shield should be used by the warden and the bomb should not be approached too closely until the primary or "spattering" stage is well past.

While knowledge of types of bombs and of their construction is useful, entirely too much emphasis has been placed, to date, on the bomb itself, and too little on other phases of the problem. The Underwriters' Laboratories, Inc., has determined that it is virtually impossible to extinguish any of the common type of incendiary bombs, nor is it easy to speed them up or lessen the severity of their action. Mr. R. W. Hendricks, hydraulic engineer of the Underwriters' Laboratories, Chicago, says: "The chief problem is not one of extinguishing the bomb, but of preventing it from causing serious fires. Incendiary bombs will start fires in combustible materials regardless of what extinguishing methods are used against them. The first thing to do is to prevent the fire from spreading by extinguishing combustible materials which have been ignited by the bomb, then attend to the bomb itself. It does no good to concentrate on the bomb and allow the building to burn." The common type of fire bomb made of thermite (a mixture of powdered aluminum and iron oxide), with a case or shell of magnesium, burns at a temperature above the melting point of steel and *cannot be extinguished.* The reaction between the thermite and the magnesium results in molten iron at white heat, which will burn through floors and even sheet steel. In the ordinary instance of a bomb falling through the roof of a house or small apartment building, the Underwriters' Laboratories emphasizes that the important thing is to prevent the spread of fire by wetting down the area around the bomb. Any of the widely advertised water pump fire extinguishers or a garden hose, is good for this purpose. Water on the bomb itself merely speeds the burning. Mr. Hendricks states that the combination of a supply of sand and a water-type extinguisher, or a garden hose, is the most satisfactory available equipment for the householder, or for use in small apartment buildings. The sand, of course, has little or no value in extinguishing the fire *started* by the bomb, but is only of use on the bomb itself. The sand should be dry and applied with a long handle shovel. Slightly moist sand is also satisfactory, but wet sand must not be used because it will cause the bomb to explode in the same way as if it were struck by a stream of water. In the larger buildings, pump type water extinguishers and soda-acid or foam types should also be used for fire protection.

The most important instructions to be given tenants and employees are those which involve standard fire-fighting practices—the technique of keeping the "incendiary" fire from spreading. The bomb itself should be secondary. The Underwriters' Laboratories classify fires under three main headings; large properties should have proper equipment for fighting each type:

*Class A fires.* — These are most common and involve the burning of wood, paper,

textiles, and combustible rubbish. The most effective method for putting out these fires is by *cooling* with a stream of water, and thereby lowering the temperature of the combustible below the "flash point." Coals and glowing embers *must* be extinguished in this manner.

*Class B fires.* — These are fires caused by the ignition of gasoline, grease, oil, or other inflammable liquids. Fires of this type can rarely be extinguished by cooling, but must be *smothered*, that is, by elimination of as much oxygen as possible from the vicinity of the fire. Carbon dioxide ($CO_2$) and foam type extinguishers are best for this purpose, though the mere act of putting on a "cover," if the fire is in a barrel or pail, is quite satisfactory. Under no condition should a forcible *water* stream be directed upon flaming liquids. That would spread the fire.

*Class C fires.* — These are fires in electrical equipment of various kinds. It is important in fires of this type that a non-conducting extinguishing material be used. If not, the operator may be electrocuted or the electrical equipment destroyed. $CO_2$ and carbon tetrachloride extinguishers are best for this purpose.

Probably the most "universal" extinguisher, and one which can be used to good effect on all types of fires, is carbon tetrachloride. A good deal of publicity has been given recently to the fact that carbon tetrachloride if used on magnesium or thermite bombs will result in the creation of phosgene and chlorine gases, both deadly poisonous. B. P. Caldwell, Jr., Assistant Secretary of the Underwriters' Laboratories, says that they have experimented extensively with this problem and have found that not enough gas is formed to be at all harmful. They have no record of any deaths resulting from the use of carbon tetrachloride on this type of fire. Mr. Caldwell says, "Just enough chlorine is formed to be good for the operator's cold."

In fighting fires, your warden should be told to approach from the windward side and extinguish flames from the bottom up or front back. He should try to keep the fire from flashing back over the area which has been extinguished. The stream from an extinguisher should *not* be turned directly on burning liquids in open containers but should be sprayed against the far inside wall of the container, so that it will spread back over the fire. The warden should be told generally to use the extinguisher with a "sweeping motion," so as to separate the flames from the burning materials. The most important instruction to your operator, however, is: "Above all, do not give up. One instant it may look hopeless; the next you may have the fire out."

## "Carbon Tet" Extinguishers

The foregoing discussion of the use of carbon tetrachloride fire extinguishers on incendiary bombs was shown to Dr. Ward V. Evans, Professor of Chemistry at Northwestern University. Dr. Evans is a past President of the Chicago Chapter of the American Chemical Society and is a Consultant on chemical problems, including combustion and explosion, for the Peoples Gas Light & Coke Company and for the Public Service Company of Northern Illinois. He is often called upon by government agencies to solve difficulties with bombs, gas, incendiary devices, and other chemical problems. During the last war, he served at the U. S. Bureau of Mines in Pittsburgh as an expert on the testing of high explosives, in which field he is considered one of the nation's authorities. He has recently conducted the instructor's course in gas and has written the section on chemical warfare in the manual issued for the Chicago Metropolitan Civilian Defense Area. Dr. Evans feels strongly that carbon tetrachloride should not be used on magnesium bombs and so informed us

in a recent letter which was written in response to our inquiry. We quote in part from Dr. Evans' letter:

". . . It is quite true that $CCl_4$ is an excellent substance to use on an ordinary fire. I carry one on my boat, and we have them in our laboratories and for any purpose except a magnesium bomb or a very hot laboratory fire I would endorse them.

"We have had experiences in laboratory fires where enough $COCl_2$ was developed to drive us out of the room. You see the equation:

$$CCl_4 + \tfrac{1}{2}O_2 \longrightarrow COCl_2 + Cl_2$$

or

$$CCl_4 + \tfrac{1}{2}O_2 \longrightarrow CO + 2\,Cl_2$$

". . . If you will come out to Northwestern University, however, I will put you in a small room and light one of these bombs and shut the door and let you play a stream of $CCl_4$ on it. Then, after the bomb is extinguished, I will take you up to the hospital. I know there have been no deaths from this source. Of course not, because there have been no bombs as yet. Outside in the open no harm would result at all, but come up and let us try it in a closed room.

"Now, I wish to say that the $CCl_4$ extinguisher is an excellent and handy fire extinguisher, as everyone knows, but I would not advise anyone to buy one to put out incendiary bombs in a closed space . . ."

This entire problem is, of course, becoming more and more academic in view of the recent government restrictions on the purchase of carbon tetrachloride. We welcome discussion, however, from any reader who has had experience with this material.

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**RENT CONTROL:** *OPA has just taken the following action according to a report received from Miss Pearl Janet Davies, press representative in Washington of the NAREB:*

To strengthen and expedite rent control OPA has just taken action as follows:

1. Temporary personnel has been added to process revisions and complaints.
2. These amendments to regulations are now being put into effect:
   (1) Interim orders may now be entered by area directors where on the face of petition facts would appear to justify the rent petitioned for. This will clear vast numbers of pending petitions.
   (2) On new structures or new conversions landlord now may merely file a registration form stating rent at whatever level he believes comparable. Can go ahead and rent immediately (no 15 days advance petition required). But area director if rent seems excessive reserves right to make a reduction.

Text of the amendment providing for interim orders, and official statement as to how it is to be interpreted, follow:

"(f) Where a petition is filed by a landlord on one of the grounds set out in paragraph (a) of this section, the Administrator may enter an interim order increasing the maximum rent until further order, subject to refund by the landlord to the tenant of any amount received in excess of the maximum rent established by final order upon such petition. The receipt by the landlord of any increased rent authorized by such interim order shall constitute an agreement by the landlord with the tenant to refund to the tenant any amount received in excess of the maximum rent established by final order. The landlord shall make such refund either by repayment in cash, or, where the tenant remains in occupancy after the effective date of the final order, by deduction from the next installment of rent, or both.

"*Instructions for the use of the interim order procedure:*

"The interim order procedure may be used only in those cases: (1) Where the petition is in proper form and states facts in sufficient detail which, if true, would warrant an adjustment; and (2) where the amount of the adjustment can be correctly approximated by (a) the exercise of judgment based on a general knowledge of rental values and real estate practices in the area on the facts as stated, or (b) by cursory inspection.

"In cases where the adjustment is based on the rent for comparable housing accommodations on the maximum rent date, an interim order may be feasible where relevant information can be gleamed from an examination of geographically filed registration statements or a cursory inspection. In cases where the amount of the adjustment depends on "the difference in the rental value" (Section 5(a)(1), (2) and (3) ) the amount of the adjustment will generally be based on knowledge of area rentals and rental practices. The whole purpose of the interim order would be defeated if thorough inspections and investigations were necessary to achieve substantial justice. Where such is the case, the normal procedures should be followed.

"It will not be necessary to notify tenants of the pendency of landlord's petitions which the office plans to dispose of by an interim order, nor will it be necessary to request additional information from tenants. But a copy of the interim order (form DO 171) and tenant's reply form (DD106) should be mailed to the tenant or tenants of the housing accommodations involved in order to notify tenants of the changed maximum rent."

# WHAT TO READ

By C. M. Jones, EDITOR

**Pertinent Comments on Books, Recent Surveys, and Articles of Interest to Property Managers**

## Book Reviews

RESIDENTIAL CHICAGO. Volume 1 of the Report of the Chicago Land Use Survey directed by the Chicago Plan Commission and conducted by the Works Projects Administration. Chicago Plan Commission, Chicago, 1942. Vol. 1, 225 pp. $2.00.

THE most enterprising land use survey ever completed in the United States. Volume 1 "presents summaries of city-wide data on residential land use and the most complete statistical information now available on the physical, social, and economic character of residential properties in Chicago. The two succeeding volumes of the series will present data on commercial and industrial property and the qualitative characteristics of land use."

HOUSE & GARDEN'S COMPLETE GUIDE TO INTERIOR DECORATION, edited by RICHARDSON WRIGHT. Simon and Schuster, New York, 1942. 304 pp. $5.00.

AN encyclopedia of interior decorating which includes the work of 75 of America's top decorators. Rooms of all sizes, types, and periods; 140 rooms in color, 300 photographs, and 850 drawings.

OUR LANDED HERITAGE by ROY M. ROBBINS. Princeton University Press, Princeton, 1942. 450 pp. $5.00.

A FASCINATING history of the public land policies of this country from 1776 to 1936. The outstanding book of the year.

CIVIL AIR DEFENSE by AUGUSTIN M. PRENTISS. Whittlesey House, New York, 1941. 334 pp. $2.75.

LIEUTENANT Colonel Prentiss of the General Staff Corps of the United States Army writes an 18 chapter textbook on the protection of the civil population against air attack. Property managers will find much of value in the protection of buildings and their inhabitants.

FAMILY EXPENDITURES IN THE UNITED STATES. A National Resources Committee publication released by the National Resources Planning Board. Washington, U. S. Government Printing Office, 1941. 209 pp. $ .50.

STATISTICAL tables and appendixes of interest to real estate men are the sections on shelter.

60 YEARS A BUILDER by HENRY ERICSSON. Kroch, Chicago, 1942. 388 pp. $3.50.

THE autobiography of a general contractor who has had much to do in building Chicago. The Pittsfield Building, Continental Illinois Bank Building, Hibbard, Spencer and Bartlett Building, and the Chicago Motor Club Building are but a few of his works.

HOUSING YEARBOOK, 1942 by the National Association of Housing officials. National Association of Housing Officials, Chicago, 1942. 192 pp. $3.00.

THIS year's volume has feature articles on defense housing, navy housing, priorities, and rent control.

IOWA PUBLIC LAND DISPOSAL by ROSCOE L. LOKKEN. State Historical Society of Iowa, Iowa City, Iowa, 1942. 318 pp. $3.00.

A CHRONOLOGICAL history of the public lands of the State of Iowa carefully documented. An inspiration for similar volumes in other states.

# *Article Reviews*

IS MANAGEMENT RESPONSIBLE FOR MISHAPS OF NEW WORKERS?

A competent attorney discusses recent litigation resulting from the mistakes and inefficiency of new workers. With accidents almost inevitable with new workers, and with experienced service employees practically unobtainable in the wartime labor market, every manager is concerned with the problem which is discussed in this editorial. *Buildings and Building Management*, September 1942, pp. 17-19.

WARTIME OPERATING ADJUSTMENT FACTORS by LEWIS W. MAUGER

The author points out the necessity of rescheduling maintenance work. The post-war period will bring with it sharpened "techniques of management designed to give the owner the greatest possible return on his investment, and the tenant the greatest housing satisfaction for his money." Constant readjustment takes place in management and this readjustment, now accelerated by wartime conditions, centers about such factors as operating costs, taxes, labor, electric current, heating, and supplies. *Real Estate Record and Builders Guide*, September 5, 1942, pp. 13-15.

GEARING AN OFFICE BUILDING FOR WAR by FRED B. MOORE

Mr. Moore discusses office building management in the light of the war. He believes that the building manager has an opportunity to win the esteem of owners, tenants, and the public by facing his many problems and handling them successfully. The manager faces new problems; such as, government regulations, shortage of labor, handling wartime and government leasing, protecting tenants from air raids, and combating the scarcity of building materials and supplies. *Apartment and Office Building Journal*, August 1942, pp. 6-9; September 1942, pp. 6, 12-13.

AIR CONDITIONING MAINTENANCE by FRED D. MOSHER

With air conditioning becoming more and more important, and with millions of dollars invested in air conditioning equipment, there is an open field for better operation and care of installa-

tions. Mr. Mosher points out the fundamentals to be observed in the operation and care of the equipment. *Buildings and Building Management*, June 1942, pp. 22-23.

AN ANALYTICAL APPROACH TO MANAGEMENT by LEWIS W. MAUGER

Today with owners "caught between rising operating costs and federal taxation on the one hand, and lack of available tenants and rent ceilings on the other, constructive management analysis becomes even more valuable" than before. Results of recent analyses of buildings indicate several methods of improving financial position, and it is these methods that Mr. Mauger discusses in this brief article. *Real Estate Record and Builders Guide*, August 1, 1942, pp. 8-9.

THE INFLATION MENACE by JESSE H. JONES

The Secretary of Commerce in a brief and timely article warns of the dangers of inflation and points out ways in which individuals can help control it. *Savings and Loans*, August 1942, pp. 6-7.

THE UNCONQUERED PEOPLE

This is a reprint of a pamphlet that was recently published by the United States Government, telling of the work of the underground organizations in the countries occupied by the Nazis. It is rich with details and accounts of incidents illustrating that the conquered peoples of Europe will not remain subdued. Every American might well read this article and gain new hope for Victory. *The Apartment Journal*, August 1942, pp. 12-13, 26-29, 32.

GETTING THE BEST FROM YOUR HEATING SYSTEM by G. D. WINANS

Today heating is becoming more and more important in the management field. Owners and managers must always watch to keep operating costs within their budgets. One of the most important of the costs is that of building heating, and in this article the author discusses means of keeping this cost down. *Buildings and Building Management*, August 1942, pp. 25-27.

"ARE PLANNERS PREPARED TO BUILD OUR CITIES?" A SYMPOSIUM

A stimulating question-answer symposium on the question of city planning. Professor Emeritus Charles W. Killam of Harvard, representing conservatism, presents some challenging questions which are answered in this article by competent authorities. The contributors to the discussion include such well-known men as Frederick J. Adams, Charles S. Ascher, Arthur C. Holden, Robert B. Mitchell, Charles T. Stewart, and others. This is a very timely article treating of a subject that will increasingly face all technical planners. *Pencil Points*, September 1942, pp. 32-41.

THE CASE OF THE LANDLORD by DOUGLAS DORN

A detailed article presenting facts to help one understand the landlord's problem in this new world of regulations and "freezing dates." The author is not taking opposition to price control; rather he believes that it is preferable to inflation. In this article he is not quarreling with the law but is concerned only with pointing out some of its obvious injustices. In order to present an intelligent picture of the landlord's problem Mr. Dorn traces governmental supervision of rents from the beginning. *Apartment Houses and Management*, Sept. 1942, pp. 7-11.

# New Certifications

## The Institute of Real Estate Management

*The title of "Certified Property Manager" has been conferred upon the following individuals by The Institute of Real Estate Management.*

(See pages 442 to 446 inclusive, for a complete list of Certified Property Managers.)

### CLEM S. GLASS,
*Los Angeles, California.*

Born, Salt Lake City, Utah, February, 1881; Vice President, W. Ross Campbell Co., Realtors; Vice President, Brock and Company; President, Los Angeles Realty Board, Inc.; professional territory covers downtown metropolitan area and industrial area of Los Angeles; experienced in selling and leasing business properties; twenty years' experience in real estate management, embracing all types of business and industrial properties.

### GWILYM WILLIAMS,
*Evanston, Illinois.*

Born, Pontypool, England, October, 1906; associated with Quinlan & Tyson, Inc., Realtors; member, Evanston-North Shore Real Estate Board; professional territory covers Ravenswood, Rogers Park, and Devon-Western districts in Chicago, and the city of Evanston; attended numerous special courses in Property Management, Appraising, Insurance, and Real Estate Law at Central Y.M.C.A. College, Chicago; eighteen years' experience in the real estate field; seven years' experience in real estate management.

### N. STANLEY BORTNER,
*Baltimore, Maryland.*

Born, Baltimore, Maryland, August, 1903; Manager, The Keyser Building; Property Manager, Randall H. Hagner & Co.; Secretary-Treasurer, Building Owners and Managers Association of Baltimore; Vice President, The Golden Seal Building and Loan Association; Second Vice President, Real Estate Board of Baltimore; professional territory covers central business district and the northern suburbs of Baltimore; graduate of Baltimore Polytechnic Institute; attended night courses, Johns Hopkins University School of Engineering; lectured before Property Management Class, Johns Hopkins University; fifteen years' experience in real estate management, including management of office buildings and apartment houses.

### ABRAHAM M. SONNABEND,
*Brookline, Massachusetts.*

Born, Boston, Massachusetts, December, 1897; in business under own name; Trustee, A. M. Sonnabend Properties; President, Embassy Apartments, Inc., Webster Properties, Inc., and Apartments, Inc.; Treasurer, Ambassador Properties, Inc., and Preston-Hollywood Corporation; Director, Brookline Taxpayers' Association; member, Boston Real Estate Exchange; professional territory covers greater Boston; A.B. degree, Harvard University, 1918; twenty years' experience in real estate management, including management of hotels, garages, apartment houses, office buildings, and store properties.

### RAYMOND K. SHERIFF,
*Kansas City, Missouri.*

Born, Kansas City, Missouri, February, 1905; Manager, Rental Department, John A. Moore & Company, Inc.; member, Real Estate Board of Kansas City; professional territory covers greater Kansas City, Missouri; attended night school courses in Commercial Law, Advanced Accounting, and College English, Kansas City Junior College; graduate, Institute of Kansas City Credit Men's Association; graduate, Real Estate Institute of the Real Estate Board of Kansas City; completed Lecture Course conducted by The Institute of Real Estate Management at Kansas City, 1939; twelve years' experience in real estate management.

### CHARLES TOYEN,
*East Newark, New Jersey.*

Born, Russia, July, 1901, (became naturalized citizen in 1919); Renting and Managing Agent, East Newark Realty Corporation; charter member, and Secretary of New Jersey Chapter, Society of Industrial Realtors; member, Real Estate Board of Newark; professional territory covers Essex and Hudson Counties; seventeen years' experience in the real estate field, specializing in the sale

and rental of industrial properties; ten years' experience in industrial real estate management.

### EDWARD F. LYMAN,
*Jersey City, New Jersey.*

Born, St. Marys, Ohio, June, 1908; Treasurer, Seely Cade, Inc.; member, Jersey City Real Estate Board; professional territory covers the state of New Jersey and metropolitan New York; attended premedical course, Miami University, Oxford, Ohio; attended United States Naval Academy; thirteen years' experience in real estate management.

### ALBERT C. RACHLIN,
*Newark, New Jersey.*

Born, Newark, New Jersey, June, 1912; Assistant Treasurer and Property Manager, Albert M. Greenfield & Co., Realtors; Treasurer, Union Building Co.; Junior Member, American Institute of Real Estate Appraisers; broker member, Real Estate Board of Newark; professional territory covers central and northern New Jersey; attended Newark Academy and Lehigh University; qualified as an expert on real estate values for inheritance and real estate tax valuations; experienced in low-cost home building; nine years' experience in appraising and real estate management.

### GEORGE J. GOLDSTEIN,
*Syracuse, New York.*

Born, Meriden, Connecticut, February, 1896; in business under own name; Vice President and Director, and former President, Secretary, and Treasurer, Syracuse Real Estate Board, Inc.; member, New York State Appraisal Society; member, National Institute of Real Estate Brokers; professional territory covers Syracuse; fifteen years' experience in the real estate field; ten years' experience in real estate management.

### RICHARD N. GROVES,
*Syracuse, New York.*

Born, Syracuse, New York, September, 1911; Property Manager, Dawley Real Estate Inc.; Secretary, Syracuse Real Estate Board, Inc.; professional territory covers central New York; A.B. degree in Economics, Colgate University; ten years' experience in the real estate field; eight years' experience in real estate management.

### JACK A. WEBER,
*Syracuse, New York.*

Born, Oswego, New York, December, 1908; President, Rebew Realty Corporation; Secretary-Treasurer, Dawley-Weber, Inc., Realtors; member, American Institute of Real Estate Appraisers; Supervisor of the Sixteenth Ward, City of Syracuse; member, Syracuse Real Estate Board, Inc.; professional territory covers central New York State; B.S. degree in Business, Syracuse University, 1930; twelve years' experience in real estate management.

### GEORGE B. KEMPTON,
*Winston-Salem, North Carolina.*

Born, Atlanta, Georgia, August, 1904; in business under own name; member, Winston-Salem Board of Realtors; attended Textile and Engineering Courses, Georgia Institute of Technology, 1924; six years' experience in the real estate field; six years' experience in real estate management, embracing residential property and large apartment buildings.

### CHARLES E. NORLIN,
*Cleveland, Ohio.*

Born, New York, New York, November, 1886; Chief Underwriter, Federal Housing Administration, Cleveland; President, Cleveland Real Estate Board; President, Cleveland Chapter, Society of Residential Appraisers; professional territory covers northern Ohio, embracing thirty-six counties; A.B. and B.C.S. degrees, New York University, 1910 and 1913; LL.B. degree, New York Law School, 1912; twenty-two years' experience in the real estate field; seventeen years' experience in real estate management, covering apartment buildings and business properties.

### A. H. BURGESS,
*Sand Springs, Oklahoma.*

Born, Pottsboro, Texas, July, 1880; associated with the Sand Springs Townsite Company; Secretary and Past President, Tulsa Real Estate Board; former Director, National Association of Real Estate Boards; Director, Oklahoma Real Estate Association; professional territory covers the state of Oklahoma and portions of Texas, Arkansas, and Kansas; graduate of Fort Worth Business College, 1899; and instructor, 1900; twenty-one years' experience in the real estate field; twenty-one years' experience in real estate management.

### FLOYD A. BAKER,
*Erie, Pennsylvania.*

Born, Mayville, New York, October, 1892; conducts own real estate business, including brokerage, property management, and insurance; Director and Treasurer, Central Savings and Loan Association; member, Society of Residential Appraisers; Past President, Real Estate Board of Erie; professional territory covers Erie and vicinity; attended Appraisal Course, Eastman Gaines Commercial College; attended University of Pittsburgh; taught country school four terms; seventeen years'

experience in the real estate field; thirteen years' experience in real estate management.

E. W. MILLER,
*Erie, Pennsylvania.*

Born, Silver Creek, New York, August, 1887; conducts own real estate business; Director, Local Chapter, Society of Residential Appraisers; President, Real Estate Board of Erie; Regional Vice President, Pennsylvania Real Estate Association; professional territory covers Erie and vicinity; attended Dunkirk Commercial College; attended Walton School of Commerce; twenty-two years' experience in the real estate field, including brokerage, selling, leasing, and management; twenty-two years' experience in real estate management.

WM. H. GROETZINGER, JR.,
*Philadelphia, Pennsylvania.*

Born, Philadelphia, Pennsylvania, April, 1900; in business under own name since 1938; formerly Vice President, Mortgage Service Company, 1935-38; member, Philadelphia Real Estate Board; professional territory covers metropolitan Philadelphia; B.S. degree in Economics, University of Pennsylvania, 1923; nineteen years' experience in the real estate field; nineteen years' experience in real estate management.

## *The Professional Pledge of the*

# CERTIFIED PROPERTY MANAGER

I HEREBY PLEDGE MYSELF to act in strict accordance with the principles, declarations, and regulations of The Institute of Real Estate Management.

I PLEDGE MYSELF in particular to place honesty and thorough work above all else in my administration of real property; to advance myself constantly in knowledge and ability through the study of literature on real estate management, the instruction of eminent teachers, the interchange of experiences with fellow Certified Property Managers, and attendance at meetings of the Institute whenever possible; to be faithful to the personal interests of my professional brothers and to seek their counsel when in doubt of my own judgment; to render willing help to my fellow Certified Property Managers; and to give my services freely to the Institute as required or desired.

MOREOVER, I PLEDGE MYSELF to shun unwarranted personal publicity and dishonest money seeking as disgraceful to our profession; to render complete, thorough, and honest service to landlord and tenant alike regardless of monetary consideration; to strive assiduously to build goodwill for the properties under my charge and to use my best talents at all times to preserve and maintain the value of such properties; to secure the greatest possible net return to the owners of properties entrusted to my management; and to give devoted attention to the safety and comfort of tenants of these properties.

FINALLY, I PLEDGE MYSELF to cooperate in advancing and extending, by every lawful means within my power, the influence of The Institute of Real Estate Management.

**The Institute of Real Estate Management**
**of the National Association of Real Estate Boards**

# National Officers, 1942

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1937, *Term expiring December 31, 1943*

JAMES C. DOWNS, JR.....Chicago, Ill.
1938, 1939, *Term expiring December 31, 1944*

H. P. HOLMES.....Detroit, Mich.
1940, *Term expiring December 31, 1945*

J. WILLIAM MARKEIM....Philadelphia, Pa.
1941, *Term expiring December 31, 1946*

# Committees during 1942

## The Institute of Real Estate Management

*See pages 442 to 448 "Roster of Members," for addresses.*

### EXECUTIVE COMMITTEE

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*Chairman*

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Milton Stern (495).....744 Broad St.
Harry J. Stevens (31).....478 Central Ave.
Carlo C. Tripaldi (496).....
228 Mt. Prospect Ave.
George N. Weiman (302).....60 Park Pl.

**Newton**
Adolphus Newman Lockwood (172).....
17 Main St.

**North Bergen**
Cristine B. Nolan (29)..940 Bergen Turnpike

**Passaic**
Gilbert D. Bogart (273).....667 Main Ave.

**Paterson**
Samuel P. Vought (128).....7-13 Smith St.

**Plainfield**
William G. McDowell (30).....152 North Ave.
Albert R. Walker (398).....214 Park Ave.

**Princeton**
Edmund D. Cook (173).....186 Nassau St.

**Ridgewood**
Harold W. Cheel (44).....45 N. Broad St.
S. William Walstrum (174).....
201 E. Ridgewood Ave.

**Rutherford**
Ellwood S. New (421).....6 Ames Ave.

**South Orange**
Frederic L. Wolf (336)....130 S. Orange Ave.

**Teaneck**
Alexander Summer (47)....791 Queen Ann Rd.
Herman J. Tulp (175).....339 Cedar Lane

**Trenton**
H. S. Kline (176).....520 Trenton Tr. Bldg.

**Union**
Leonard J. Zehnbauer (48).....
998 Stuyvesant Ave.

**Verona**
Edward C. Bitter (408).....129 Hillside Ave.

**Westwood**
Walter E. Hudson (317)....25 Westwood Ave.
Clifton F. Trimble (497)....72 Westwood Ave.

## NEW YORK

**Buffalo**
J. B. Wood (379).....2747 Main St.

**Metropolitan City of New York**

**Borough of Bronx**
Herman A. Acker (82).....
318 E. Kingsbridge Rd.

**Borough of Brooklyn**
Joseph W. Catharine (177).....
149 Pierrepont St.
James P. Clark (178).....478 Graham Ave.
Edwin Bailey Fisher (179).....160 Remsen St.
Frank A. Matrunola (237)..6903 Fourth Ave.
Albert R. Mencone (377).....
1176 Bushwick Ave.
Harry A. Moehring (378).....
585 Nostrand Ave.

**Borough of Manhattan**
J. Francis Cahill (241).....235 W. 14th St.
William H. Carpenter (279)....140 Nassau St.
Herbert R. Houghton (394)....12 E. 41st St.
S. Edwin Kazdin (182).....90 Broad St.
George Keiller (423).....225 Fifth Ave.
Harry E. Muecke (503).....530 Fifth Ave.
Walter Oertly (451).....150 Broadway
Maurice R. Spear (183).....225 Fifth Ave.
F. Durand Taylor (274).....93 Worth St.

**Borough of Queens**
John A. Lenz (396).....
161-10 Jamaica Ave., Jamaica
Frank S. O'Hara (437).....
40-10 82nd St., Jackson Heights

**Westchester County**
Raymond R. Beatty (256).....
72 Garth Rd., Scarsdale
Harry D. Cole (180).....
1 Stevens Ave., Mount Vernon

**Rochester**
William Henry Goraline, Jr. (34).....

**Syracuse** 119 Main St., E.
L. T. Eagan (337).....
205 Starrett-Syracuse Bldg.
George J. Goldstein (522)....City Bank Bldg.
Richard N. Groves (512)..121 E. Genesee St.
Donald T. Pomeroy (184)..327 Montgomery St.
Jack A. Weber (513)....923 University Bldg.

**West Point**
A. Mark Smith (465).....

## NORTH CAROLINA

**Charlotte**
J. P. Hackney, Jr. (466)..1101½ West 5th St.
Hampton B. Keller (452)....413 S. Tryon St.

**High Point**
Ed Mendenhall (467)..116 W. Washington St.

**Winston-Salem**
Stuart O. Bondurant (453).....
210 W. Fourth St.
George B. Kempton (514)....43 Twin Castles

## OHIO

**Akron**
Chauncey C. Howell (308).....
403 Second Nat. Bldg.
Bernard W. Ley (185).....7 W. Exchange St.
A. R. Ritzman (35).....1099 S. Main St.

**Canton**
Fred H. Broad (438).....700 Harter Bk. Bldg.
George B. Frease (468)..127 Second St., N. E.
George W. Gosser (410)..127 Second St., N.E.
Willim S. Kinney (446).....
137 Sixth St., N. E.

**Cincinnati**
Robert A. Cline (83).....The Enquirer Bldg.
Erwin G. Downing (275)
N. W. Cor. Fourth & Walnut Sts.
L. V. DuBois (84).....
S. W. Cor. Fifth & Main Sts.
Richard T. Hosler (469)..4th and Walnut Sts.
Carl A. Mayer (49)..1515 First Nat. Bk. Bldg.
Lewis A. White (50)....Seventh & Walnut Sts.

**Cleveland**
Leonard R. Carpenter (470).....
3030 Euclid Ave.
Roy C. Carpenter (380).....Euclid 30th Bldg.
William C. Crawford (440).....
910 Guardian Bldg.
William A. Fox (476).....3030 Euclid Ave.
Eldon R. Leo (447).....910 Guardian Bldg.
Charles E. Norlin (515).....New P. O. Bldg.
Carlton Schultz (36).....The B. F. Keith Bldg.
Ray M. Shimmon (471)..805 Hippdrome Bldg.
Lamont H. Stofer (443).....6523 Euclid Ave.
Arthur E. Wade (76).....Plain Dealer Bldg.

**Columbus**
Hayden Edwards (85).....10 E. Long St.
Harold F. Zeig (381).....581 E. Town St.

**Dayton**
Sidney Eisenberger (454).....
286 Fourth St. Arcade

**Springfield**
Harold S. Goodrich (338).....
25 New Zimmerman Bldg.

**Toledo**
Laurel G. Blair (411).....506 Madison Ave.

## OKLAHOMA

**Okmulgee**
Addison Sessions (283)....111 N. Grand Ave.

**Sand Springs**
A. H. Burgess (523).....

**Tulsa**
Veda M. Bostick (477)....21 Atlas Life Bldg.
R. B. Collins (478).....204 S. Cheyenne
Kenneth Crouch (479).....230 Beacon Bldg.
Dan J. Davisson (480).....230 Beacon Bldg.
Paul Edwards (481).....516 Mayo Bldg.
T. G. Grant (482).....311 Atco Bldg.
Ben O. Kirkpatrick (356).....Beacon Bldg.
Victoria Miller (483).....201 Beacon Bldg.
Edward Watters (37).....519 S. Main St.

**OREGON**

**Portland**
William W. Barendrick (188).....
200 Wilcox Bldg.
Robert M. Barger (382)..236 S. W. Broadway
William L. Brewster, Jr. (412).....
803 American Bank Bldg.
Harry S. Coleman (357).....
1301 Public Service Bldg.
Leroy D. Draper (383)..236 S. W. Broadway
James R. Haight (51)..408 S. W. Fourth Ave.
Paul O. Kempton (439)..1005 Spalding Bldg.
C. I. Meyers (339).....
The United States Nat. Bk.
Chester A. Moores (265)..415 S.W. Sixth Ave.
David B. Simpson (189).....200 Wilcox Bldg.
Donald L. Woodward (384).....
236 S. W. Broadway

**PENNSYLVANIA**

**Bethlehem**
Wesley R. Masten (107).....102 E. Broad St.

**Chester**
Earle F. Hewes (217).....521 Welsh St.

**Erie**
Floyd A. Baker (516)....Security Bank Bldg.
Rowena L. Hagmann (441)..2714 Liberty St.
E. W. Miller (517).....Marine Bank Bldg.

**Hazelton**
Robert D. Quin (385).....
Hazelton Nat. Bank Bldg.

**Norristown**
Lewis C. Detwiler (218).....6 E. Airy St.

**Philadelphia**
Boyd T. Barnard (66)..Lincoln-Liberty Bldg.
Josiah Bunting, 2nd (399)....1424 Walnut St.
Chester J. Cincotta (108).....
200 Bankers Securities Bldg.
Elton G. Crockett (455)....1421 Chestnut St.
H. Walter Graves (220).....8 S. 40th St.
Reynold H. Greenberg (38).....
17th & Sansom Sts.
William H. Groetzinger, Jr. (518).....
708 Market St., Natl. Bk. Bldg.
Alfred L. Haig (318).....7010 Elmwood Ave.
Samuel T. Hall (111).....1500 Walnut St.
Roy A. Heymann (112).....215 S. Broad St.
C. Harry Johnson (52).....Packard Bldg.
John G. Keck (114).....1622 N. Broad St.
E. Fred Kemner (190).....
Bustleton & Grant Aves.
James C. Leeper (221).....1601 Lewis Tower
James H. Livezly (191).....
S. E. Cor. Sixth & Dickinson Sts.
John J. MacDonald (413).....21 S. 12th St.
J. William Markeim (43).....1424 Walnut St.
William I. Mirkil (67).....1500 Walnut St.
D. O. Morton (231)....Walnut & Juniper Sts.
Walter A. Nash (193).....1307 Packard Bldg.
Thomas Calvin Pillion (115).....
Walnut & Juniper Sts.
Glyndon Priestman (53).....
18 W. Chelten Ave., Germantown
William Pugh (116).....5713 Market St.
Roland R. Randall (340)....1211 Chestnut St.
Herbert H. Rose (222).....8 S. 40th St.
Edward Rosewater (194).....
N. E. Cor. 15th & Locust Sts.
James C. Seiss (304).....1622 N. Broad St.
Richard J. Seltzer (117).....
N. E. Cor. 15th & Locust Sts.
R. Drummond Smith (195)....100 S. Broad St.
Ralph M. Taylor (223).....27 S. 40th St.
Walter R. Taylor (224).....27 S. 40th St.
George R. Weikel (225).....
N. E. Cor. 17th & Sansom Sts.
Norman Weiss (39).....213 S. Broad St.
Robert M. Wilson (54).....
Walnut & Juniper Sts.

**Pittsburgh**
A. J. Aberman (226).....429 Fourth Ave.
M. J. Aberman (227).....429 Fourth Ave.
Norman S. Blair (305).....341 Fourth Ave.
James F. Gilson (228).....311 Fourth Ave.
William M. Hall (386)..695 Washington Blvd.
George A. Meyers (229).....450 Fourth Ave.
George E. Meyers (230).....450 Fourth Ave.
Harry E. Pople (306).....302 Frick Bldg.
B. F. Richards (232).....6006 Centre Ave.
E. W. Rudert (233).....701 Washington Rd.
Meyer H. Sachs (484).....5822 Forbes St.
Frank W. Schornagle (234)..440 Fourth Ave.
F. E. Shaughnessy (235).....7216 Kelly St.
Arthur F. Texter (358).....720 Wood St.

**Reading**
Miller J. Eckel (307).....20 N. Fourth St.

**Wilkes-Barre**
Robert L. Casper (55).....Miners Bk. Bldg.

**Williamsport**
Fred B. Wetzel (56).....25 W. Third St.

**RHODE ISLAND**

**Providence**
Frederick J. Bashaw (308).....
615 Hospital Tr. Bldg.
William H. Sweetland, Jr. (309).....
58 Weybosset St.

**SOUTH CAROLINA**

**Greenville**
Alester G. Furman, Jr. (276).....
1500 Woodside Bldg.

**TENNESSEE**

**Chattanooga**
Scott N. Brown (196).....719 Walnut St.

**Memphis**
W. D. Galbreath (68).....
Columbian Mutual Tower
John J. Heflin, Jr. (387).....
Columbian Mutual Tower
Will H. Higgins (414).....42 S. Second St.
Albert F. Kerns (424)..601 U. P. Bank Bldg.

**Nashville**
J. B. Gillespie (118).....200 Sixth Ave., N.

**TEXAS**

**Amarillo**
J. Hal Brown (69).....109 E. Ninth St.

**El Paso**
W. M. Zuendt (187).....Bassett Tower Bldg.

**San Antonio**
A. H. Cadwallader, Jr. (197).....
935 Majestic Bldg.
Harold W. Keller (236).....419 Fulton Ave.

**UTAH**

**Salt Lake City**
H. P. Kipp (504).....151 S. Main St.
F. Orin Woodbury (58).....
18 E. on S. Temple St.

**VIRGINIA**

**Norfolk**
D. H. Goodman (199).....300 Dickson Bldg.

**Richmond**
Merrill E. Raab (200).....710 E. Main St.
Morton G. Thalhimer (57)....1013 E. Main St.

**WASHINGTON**

**Bellingham**
E. A. Wheeler (257).....1411 Commercial St.

**Seattle**
Arthur Z. Boid (258).....810 Second Ave.
Bert G. Owen (259).....310 Republic Bldg.
Arthur Vander Sys (260)....1222 Second Ave.
Donald H. Yates (342)....302 Republic Bldg.

**WISCONSIN**

**Madison**
D. J. Benedict (59).....24 W. Mifflin St.
Byron L. Caldwell (442)..155 Lakewood Blvd.
Earl D. Haley (359).....124 State St.
Harry B. Haley (311).....124 State St.

**Milwaukee**
Glen A. Wilson (505)161 W. Wisconsin Ave.

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**Vancouver**
John Gibson Walker (201).....418 Howe St.

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Steel City Investment Co.,
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**CONNECTICUT**

**Bristol**
Tracy, Driscoll & Co., Inc.
Hilary S. Driscoll.....126 Main St.

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Paul O. Drury.....1737 K St., N. W.
Mount Vernon Mortgage Corp.,
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Palmer & Reese Co.,
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**Miami**
The Keyes Co.,
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**Tampa**
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Jay L. Hearin.....812-16 Maas Bldg.
M. H. Mabry Co.,
M. H. Mabry.....509 Twiggs St.
Warren-Henderson Realty Co., Inc.,
Julian W. Cooper.....502 Tampa St.

**West Palm Beach**
Studstill & Hollenbeck, Inc.,
J. E. Hollenbeck.....108 S. Olive Ave.

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Frank C. Owens.....521 Grant Bldg.
Rankin-Whitten Realty Co.,
W. J. Hogan, Jr...141 Carnegie Way, N. W.
Ward Wight & Co.,
Ward Wight.....202 Healey Bldg.

**Augusta**
Sherman & Hemstreet, Inc.,
Adrian B. Sherman.....133 Eighth St.

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Dill Investment Co.,
I. W. Dill.....217 W. Main St.

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John C. Bowers.....4628 Broadway
Downs, Mohl & Co.,
James C. Downs, Jr.....38 S. Dearborn St.
Draper & Kramer, Inc.,
Ferd Kramer.....16 N. Dearborn St.
John H. Hagerty,
John H. Hagerty.....820 N. Michigan Ave.
Donald O'Toole & Co.,
Donald O'Toole.....437 E. 111th St.
Parker-Holsman Co.,
Henry T. Holsman.....1501 E. 57th St.
Swan-Lorish, Inc.,
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Commercial Securities Co.,
Henry G. Hay, Jr...Rm. 638, 504 Broadway

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Hall-Hottel Co., Inc.,
M. L. Hall.....129 E. Market St.

**IOWA**

**Des Moines**
Chamberlain, Kirk & Co.,
Arthur S. Kirk.....900 Grand Ave.
Jester & Sons,
Ralph L. Jester.....209 Fleming Bldg.

**KANSAS**

**Topeka**
The Neiswanger Investment Co.,
David Neiswanger.....115 W. Sixth Ave.

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Goodman & Hambleton, Inc.,
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George M. Hampson,
George M. Hampson..312 Union Tr. Bldg.

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Basil Gavin.....8 Newbury St.
John A. Hope, Inc.,
John A. Hope.....2 Thompson Sq.
Robert A. Nordblom Management Co.,
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**Brookline**
Dyer & Co.,
William H. Dyer.....1318 Beacon St.
Clifford V. Miller, Inc.,
Clifford V. Miller.....1394 Beacon St.

**Lynn**
Harry T. Turner Co.,
Charles W. Turner.....56 Central Ave.

**Somerville**
Harry A. Gilbert,
Harry A. Gilbert.....381 Broadway

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John A. Dodds.....808 Park Ave. Bldg.
Hannan Real Estate Exchange, Inc.,
Guy S. Greene.....144 Lafayette Blvd.
H. P. Holmes, Inc.,
H. P. Holmes.....122 Glynn Ct.

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Silas F. Albert....206 Peoples Nat. Bk. Bldg.

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Advance Realty Co.,
C. Rowland Stebbins..105 E. Washtenaw St.
Edward G. Hacker Co.,
Edward G. Hacker..221½ W. Washtenaw St.

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Thorpe Bros., Inc.,
James R. Thorpe.....519 Marquette Ave.

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Lowell Goodman Simonds..409 Dwight Bldg.

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Ralph F. D'Oench.....3932 Lindell Blvd.
Franciscus-Maginn, Inc.,
Louis Maginn.....705 Chestnut St.
Real Estate Management Co.,
Elliott S. Miller.....317 N. 11th St.
Wenzlick Sales & Management Organization, Inc., Delbert S. Wenzlick..3658 W. Pine Blvd.

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Theodore F. Appleby.....Main St. & Mattison Ave.

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Byron Jenkins..5209 Atlantic Ave., Ventnor
Isidor Schmeidler,
Russell C. Roney.....1421 Atlantic Ave.
Stanley Atlantic Realty Co.,
Edward D. Gottlieb.....1516 Atlantic Ave.

**Camden**
Ellis Goodman & Co.,
Ellis Goodman.....515 Market St.
Chas. R. Myers & Co., Inc.,
Chas. R. Myers, 2nd.....12 N. Seventh St.
Nutter Mortgage Service,
C. Armel Nutter.....101 N. Seventh St.
Leon E. Todd, Inc.,
Leon E. Todd.....2623 Westfield Ave.

**East Orange**
Henry M. Lesher,
Henry M. Lesher.....58 N. Grove St.
Frank H. Taylor & Son, Inc.,
Harry A. Taylor.....520 Main St.

**Elizabeth**
Brown & Brown, Inc.,
Frank J. Brown.....160 Elmora Ave.
Jersey Mortgage Co.,
C. S. Stallard.....280 N. Broad St.
R. J. Kirkland & Son,
R. Mason Kirkland.....125 Broad St.
B. B. Miller Management Co.,
Bertram B. Miller.....281 Broad St.
James Rosensohn, Inc.,
James Rosensohn.....Hersh Tower
Max Tieger & Co.,
Max Tieger.....215 Broad St.

**Jersey City**
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Seely Cade.....26 Journal Sq.
J. I. Kislak, Inc.,
Murray R. Siegel.....32 Journal Sq.
Walter Koster Realty Co.,
Walter Koster.....2325 Boulevard
Harry V. Moser, Inc.,
Harry V. Moser.....850 Bergen Ave.
Ben Schlossberg, Inc.,
Ben Schlossberg.....896 Bergen Ave.
D. E. C. Somers,
D. E. C. Somers.....700 Bergen Ave.

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Mansfield & Swett, Inc.,
Hawley Jaquith.....Depot Plaza

**Merchantville**
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Harry A. Willson....Cove Rd. & Wayne Ave.

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Edward B. McCaffrey.....605 Broad St.
David Cronheim,
David Cronheim.....39 Branford Pl.
Feist & Feist,
Louis J. Nass.....58 Park Pl.
Louis Schlesinger, Inc.,
Joel L. Schlesinger.....31 Clinton St.
Harry J. Stevens,
Harry J. Stevens.....478 Central Ave.

**North Bergen**
James Nolan, Inc.,
Cristine B. Nolan.....940 Bergen Turnpike

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Hughes & Bogart, Inc.,
Gilbert D. Bogart.....667 Main Ave.

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Samuel P. Vought.....7-13 Smith St.

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William G. McDowell.....152 North Ave.
J. G. Mulford Co.,
A. R. Walker.....214 Park Ave.

**Ridgewood**
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Harold W. Cheel.....45 N. Broad St.
S. S. Walstrum-Gordon & Forman, Inc.,
S. William Walstrum..201 E. Ridgewood Ave.

**Union**
New Suburb Development Co., Inc.,
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## NEW YORK

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Herman A. Acker....318 E. Kingsbridge Rd.

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Wm. Henry Gorsline, Jr.....119 Main St., E.

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The Fifth Third Union Trust Co.
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Theodore Mayer & Bro.,
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L. V. DuBois..S. W. Cor. Fifth & Main Sts.
The Title Guarantee & Trust Co.,
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The Land Title Guarantee & Trust Co.,
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Carlton Schultz.....The B. F. Keith Bldg.

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Hayden Edwards.....10 E. Long St.

**Springfield**
Harold S. Goodrich.
Harold S. Goodrich.....25 New Zimmerman Bldg.

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Ben O. Kirkpatrick.....Beacon Bldg.
Edward Watters Co.,
Edward Watters.....519 S. Main St.

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Wakefield-Fries & Woodward.
Donald L. Woodward..236 S. W. Broadway

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Edward Rosewater.....N. E. Cor. 15th & Locust Sts.
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Reynold H. Greenberg..17th & Sansom Sts.
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Robert M. Wilson....Walnut & Juniper Sts.
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E. Fred Kemner....Bustleton & Grant Aves.
Heymann & Bro.,
Roy A. Heymann.....213 S. Broad St.
Jackson-Cross Co.,
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C. Harry Johnson,
C. Harry Johnson.....Packard Bldg.
John G. Keck & Co.,
John G. Keck.....1622 N. Broad St.
Markeim-Chalmers-Ludington, Inc.,
J. William Markeim.....1424 Walnut St.
William I. Mirkil Co.,
William I. Mirkil.....1500 Walnut St.
Priestman-Helmetag Co.,
Glyndon Priestman.....18 W. Chelten Ave., Germantown
Wm. H. W. Quick & Bro., Inc.,
Herbert H. Rose.....8 S. 40th St.
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Richard J. Seltzer.....N. E. Cor. 15th & Locust Sts.
Taylor & Son,
Walter R. Taylor.....27 S. 40th St.

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Union Real Estate Co. of Pittsburgh,
A. J. Aberman.....429 Fourth Ave.

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Fred B. Wetzel.....25 W. Third St.

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W. D. Galbreath....Columbian Mutual Tower

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J. B. Gillespie.....200 Sixth Ave., N.

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J. Hal Brown.....109 E. Ninth St.

**San Antonio**
Mortgage Loan & Agency Co.,
A. H. Cadwallader, Jr.....935 Majestic Bldg.

## UTAH

**Salt Lake City**
Woodbury Corp.
F. Orin Woodbury....18 E. on S. Temple St.

## VIRGINIA

**Norfolk**
D. H. Goodman, Inc.,
D. H. Goodman.....300 Dickson Bldg.

**Richmond**
Morton G. Thalhimer, Inc.,
Morton G. Thalhimer.....1013 E. Main St.

## WISCONSIN

**Madison**
John C. Haley & Sons,
Harry B. Haley.....124 State St.
The Stanley C. Hanks Co.,
D. J. Benedict.....24 W. Mifflin St.